

USE OF INTEGRATED BANKING INFORMATION SYSTEMS IN THE DIGITAL ECONOMY

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Abstract

This article presents the conclusions and suggestions of the authors regarding the effective use of bank information systems integrated in the banking system of our country, and the fact that the operation of the unified information system of our country's banks is effective is scientifically based.

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Integrated banking information systems (BAT) represent a single software-technological complex, which is a means of accelerating the acquisition, repayment and balancing of reserves controlled by the specified conditions of finance and credit.

Integrated BAT covers the totality of banking tasks as a whole. It is not a set of automated tasks in a separate case, but complex programs characteristic of a complex system; These include the complexity of tiered systems, the multitude of functional goals, growth (dynamics) in the provision of stochastic (probabilistic) management processes, and multi-functionality. Therefore, the content of the structure and factors influencing ten in the development of integrated BAT:

General characteristics of the bank, near and far goals of its development, strategic directions;

Peculiarities of the emerging management structures; general principles of banking technology structure; the composition of functions related to the intended architectural systems and automation;

the volume of input and output information, the number of input documents;

requires analysis of information security requirements.

Based on such an analysis, the main principles of the future system will be developed later. The design of the functional part of the economic information system is related to the decision of the strategic issue of choosing the criteria for separation of its subsystems. This problem has existed throughout the entire history of the automation of organizational economic objects and remains relevant at the present time.

Studying the structure and function of any system is based on its analysis and subsequent synthesis. If the purpose of the analysis is to study the laws of operation of the system in the existing structure, then the task of the synthesis is to design and select a structure that can perform the assigned function. It is known from the theory of complex systems that any complex system can be divided into several small

systems with different levels of detail.

Traditionally, a functional sub-system means a part of the general system of management separated in accordance with the generality of functional characteristics of management. Since the management tasks solved in the bank are multifaceted, the problem of classification of BAT decomposition signs arises in the design. Functions, periods, control objects, etc. can be shown as such symbols.

Despite the fact that the nomenclature of banking services is quite stable, their implementation may differ in the form of consistency of technological steps and methods. Comparing the work of different banks and keeping the possibilities of automation of their activities, it should be noted that the unification and standardization of banking technologies is not getting old.

The technology of performing the same banking operations differs in different banks. There are inconsistencies of goals and tasks in the same automated places, diversity in documentation of the same operations, etc. This situation leads to the emergence of a large number of software tools on the market that provide partial automation of banking activities. However, many of the most effective systems have begun to be produced.

Firms that purchase networked and integrated systems distribute them to all their branches. The analysis shows that the division into sub-systems and tasks in the integrated BATs provides for the simultaneous grouping of three signs-management structure, resource transformation and management function.

In many BATs, the banking technology is more complicated than the software product. Therefore, the user cannot escape from it using the menu and goes through the programmed dialog, which leads to complete dependence on the developer. The specialist who performs the adjustment work is usually a representative of the developer.

Sometimes, a bank technologist (administrator) of an automated institution performs it. It should be noted that in many BATs, only the most important systems and tasks are automated from the point of view of the most basic producers. This situation is explained by the lack of certain services: factoring, leasing, card service (or elements of the organizational structure).

Using a systemic approach, it can be said that IAT, like any other system, consists of elements (or sub-systems) that are in certain relationships with each other. Thus, IAT is a part of real reality, which is presented in the form of many elements and relationships between them.

Regardless of the application field of information systems, almost all systems of information processing include a set of components (components), which are called types of provision. They are divided into software, technical, legal, informational, organizational, mathematical and linguistic support.

Let's take a closer look at the most important of them. Information supply - information systems, classification and coding systems for creating an internal machine information base, unified systems of documentation, are a set of methods and tools for placing and organizing information, including rationalization of document circulation and document form styles. The reliability and quality of management decisions largely depends on the quality of the developed information supply.

Software is a set of software tools for creating and using a data processing system (MKIT) with the help of computing equipment. Software includes basic (general system) and practical (special) software products. Basic software tools serve for automation of human-computer interaction, data processing, organization of sample procedures, control and diagnostics of MKIT technical equipment. Application software information system includes a set of software products designed to automate the solution of functional tasks.

They can be developed both as universal tools (text editors, spreadsheets, database management systems) and as special tools - various objects (economic, engineering, etc.) that implement functional subsystems (business processes).

Technical support is a complex of technical tools used for the functioning of the data processing system, it includes data processing devices, performing sample operations, various classes

It performs the same operations both outside the EHM (information collection, registration, processing at the initial stage, external (peripheral) technical means, various office equipment, telecommunications and communication tools) and in the EHM itself. Legal provision includes a set of legal norms that regulate the creation and functioning of the information system.

Legal maintenance of information system processing includes normative acts of contractual interaction between IT customer and producer, legal regulation of deviations.

Legal support for the operation of MQIT:

conditions for granting legal force to documents obtained using computer technology;

the obligation and responsibility of the person working in these technical means, including the rights to timely and accurate processing of information;

includes the rules for using information and the procedure for resolving disputes regarding its reliability, etc.

Linguistic support represents a set of language tools used at various stages of creation and use of MKIT to increase the efficiency of development and maintenance of human-ECM communication.

Any level of control will need information from all functional systems, but it will be of different volume and different levels of generalization. Information systems form the base of the pyramid, with the help of which executive employees are engaged in operational processing of information, and lower-level managers are engaged in operational management.

On the pyramid, at the level of strategic management, information systems change their function and become strategic, they support the activities of top-level managers in decision-making in conditions of poorly structured tasks. The information system at the operational level processes information about transactions and events (account number, invoice, monthly salary, loans, raw materials and material flow) and supports specialists-executives.

The task of IT at this level is to respond to inquiries about the current state of affairs and adjust the flow of firm transactions consistent with operational management. In order to achieve this, the information system should be easy to use, work continuously and provide accurate information. At the operational level, tasks, goals and sources of information are pre-defined and programmed according to a highly structured, decision-making algorithm. The operational level information system is a link between the company and the external environment.

If the system works poorly, then either the organization does not receive information from the outside, or it does not provide information. In addition, the system is the main provider of information for other types of information systems in the organization, as it stores both operational and archival information. Working with the information of information systems provides a lot of help to specialists. Increases the efficiency of work of engineers and designers. The task of such information systems is to help the organization to import new information and process paper documents.

As the industrial society turns into an information society, the productivity of the economy increasingly depends on the level of development of these systems. Such systems, especially in the form of workstations and office systems, are the fastest growing in business today.

Two groups can be distinguished in this class of information systems:

- office automation information systems;
- Knowledge processing information systems.

Office automation information systems are actively used by employees at any organizational level due to their simplicity and versatility. They are mostly used by middle-skilled employees: accountants, secretaries, clerks. The main goal is to process data, improve their work efficiency and simplify clerical work.

Office automation IT connects information workers in different regions and helps to communicate with customers, clients, and other organizations. Their activities mainly cover documentation, communication management, scheduling, etc.

These systems perform the following tasks:

- text processing on computers using various text processors;
- production of high-quality publication products;
- document archiving;
- electronic calendar and notebooks for keeping business information;
- electronic and audio mail;
- video and teleconferences.

Knowledge processing information systems, including expert systems, attract the necessary knowledge of engineers, lawyers, scientists when developing or creating a new product. Their task is to create new information and new knowledge. For example, workstations specialized in engineering and scientific design allow to ensure a high level of technical developments.

Management (management) level information systems are used by employees of the middle management level for monitoring (constant monitoring), control, adoption and administration of decisions.

The main tasks of these information systems are as follows:

- comparing the current indicators with the previous ones;
- drawing up periodic reports at a certain time, not reporting on current events, such as at the operational level;
- Providing access to archival information, etc.

Some IT provides non-trivial decision-making. If the demand for information supply is not fixed, they are able to answer the question: "what if...". At this level, there are two types of information systems: management (for management) and decision making. reception can be divided into support systems.

Management IT has limited analytical capabilities. They serve managers who need daily and weekly information. This is due to the fact that their main task is to monitor the daily operations of the company and to periodically form consolidated sample reports.

Information comes from the operational level information system. The characteristics of management information systems are as follows:

- used to support the adoption of structured decisions and partially structured tasks at the level of control of operations;
- focused on the control, accounting and adoption of decisions on urgent conditions;
- relies on existing information and their flow within the organization;
- has small analytical capabilities and a structure that does not adapt quickly.

Decision support systems serve semi-structured tasks, the results of which are difficult to predict. They

have a very powerful analytical apparatus with several models. Receives information from management and operational information systems.

These systems are used by all decision-making professionals: managers, analysts, etc. For example, their recommendation is useful when making a decision about buying or renting a device. Characteristics of decision support systems:

- provides solutions to problems whose development is difficult to predict;
- equipped with complex tools of modeling and analysis;
- allows you to easily change the placement of solved tasks and output data;
- is characterized by flexibility and adapts to changing conditions several times a day;
- has the most user-oriented technology.

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