



**ECESBF**  
Erasmus Centre of  
Excellence in Sustainable  
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# Digital financial services beyond banking. Which Uzbek bank are ready to implement?

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# Plan



**What is Beyond Banking?**

**Dilafruz**

Examples



**EU experience**

**Dilafruz**

Examples,  
advantages



**Uzbek experience**

**Mirafzal**

Examples, emerging  
parts



**Implementation**

**Mirafzal**

What can be  
implemented to  
Uzbekistan



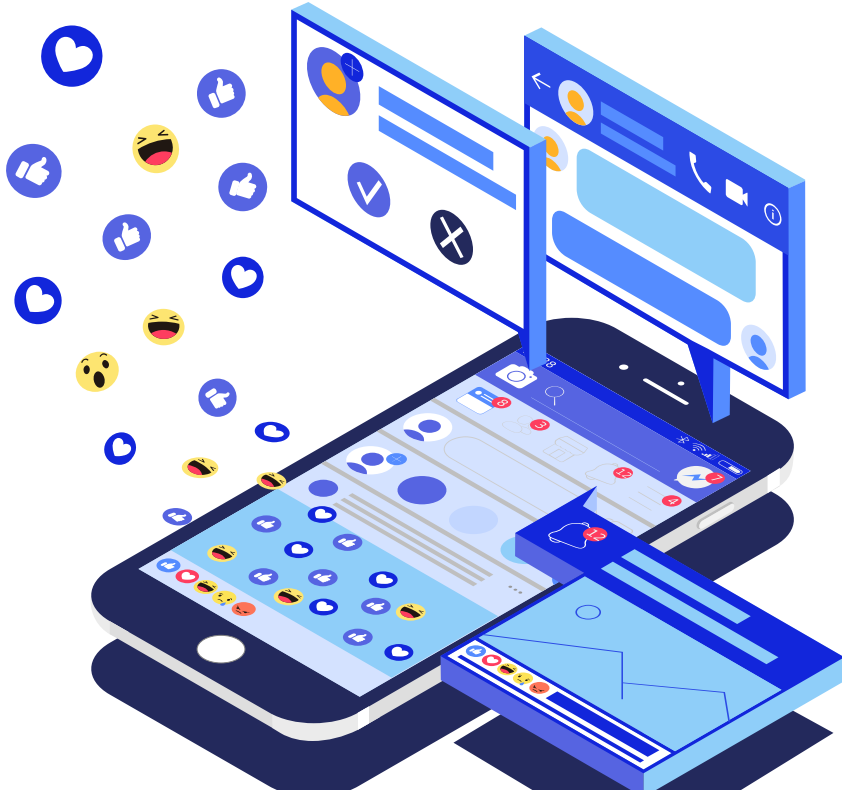
# 01 What is Beyond Banking?

Examples

# What is Beyond Banking?

“Beyond banking” means being more than traditional banking. As platformisation made a huge impact to customer behavior. Non-traditional banking can be served in two ways: "bank-as-a-platform“, "bank-as-a-service“. Example: online retailing, exchange of currency without banks, any type of digital financial service.





# 02 EU Experience

Examples and advantages

# EU experience

## Digital bank

BNP Paribus,  
Provides more than  
normal neobanks

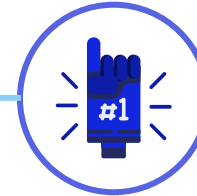
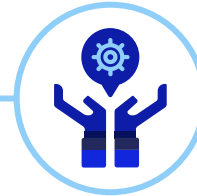


## Digital retailing

Zalando, Veepee



WISE and  
Revolut

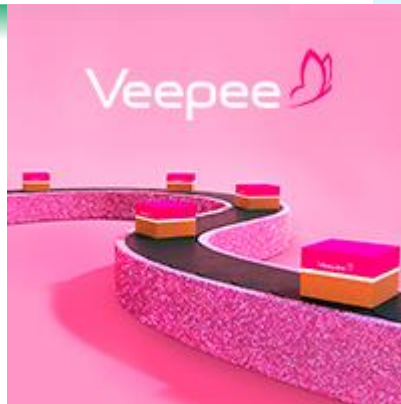


Not time-consuming,  
reliable

## Digital apps

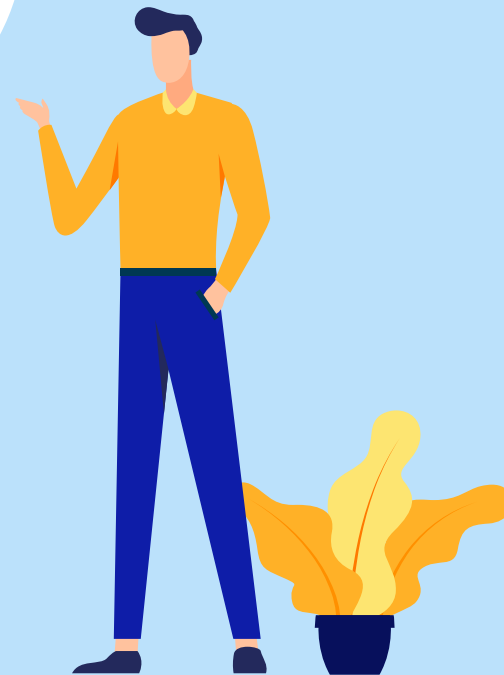
## Advantages

# Examples



# 03 Uzbek experience

Examples, emerging parts





# GOALS



## Digital apps

Click, Payme,  
Alif mobi,  
Zoomrad

## Types of credit cards

HUMO, Uzcard

## Digital banks

Aloqabank,  
Anor and etc.

## Digital retailing

Uzum

## Achievements

In what digital  
sphere Uzbekistan  
got better

# Examples



UZCARD



# 04 Implementation

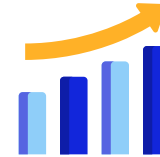
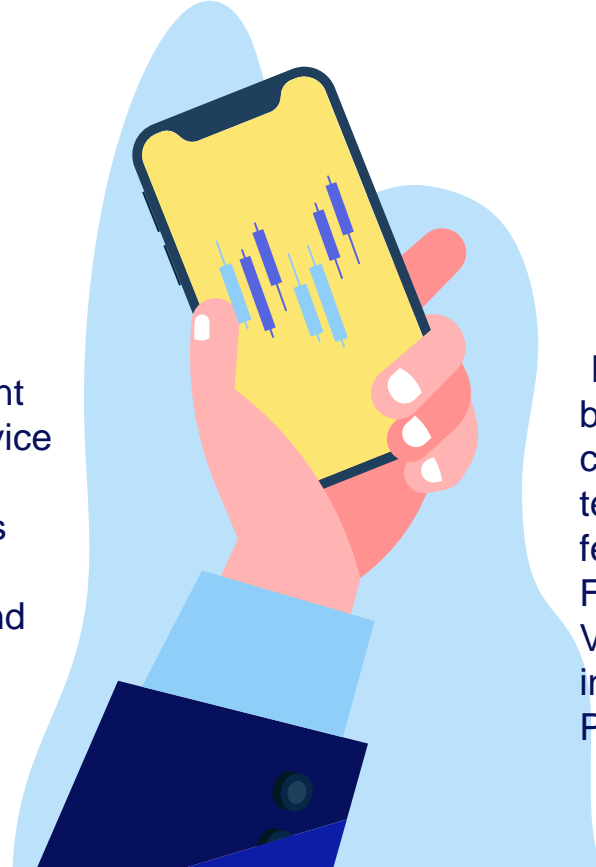
What can be implemented to Uzbekistan

# Implication



## Banking

Ex: Aloqabank can implement the wide range of digital service of BNP Paribus by offering a “value proposition” in sectors such as healthcare, housing and mobility that goes beyond conventional banking.



## Online financial services

In the case, of Payme and Uzum market, based on our research we do not consider that they are behind Europe in terms of digital services. Perhaps in other features they may be a lagging behind. For example, online platforms like Veepee and Wise are considered international, but we can't say that about Payme and Uzum market yet.

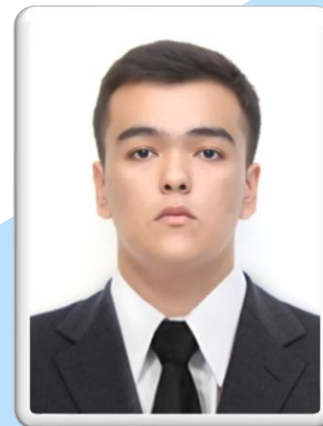
# Researchers



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## Literature:

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# THANK YOU!

The future depends on what you do today!