ARTICLE

Influence of Components of the Artificial Intelligence on the Fin-tech Market of Uzbekistan: Banking and Insurance Systems

Kan Ruslan Azimovich
Graduated from school No.166, IT/Finance system

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***Corresponding author:**
Kan Ruslan Azimovich

Abstract This article seeks to examine how AI is more than merely a device for automation — how it is also a mechanism for structural change, inclusion and trust in financial systems. The article integrates secondary data with expert opinion, and demonstrates how in Uzbekistan, AI in fintech is becoming the "invisible hand" of market effectiveness and the "visible hand" of digital governance. Personal reflections are also singled out in this paper. Tags: Artificial Intelligence, Machine Learning (ML), Natural Language Processing (NLP), FinTech, Credit Scoring, Fraud Detection, Customer experience, Biometric Authentication, Digital Banking, Government Strategy, Uzbekistan, Innovation.

Keywords: ZeroConstructor, AI Adoption, FinTech, LinkedIn

Introduction

"While you're watching the markets, AI is reprogramming them." Artificial Intelligence (AI) has become an integral part of financial innovation instead of a wild card. Intelligent credit-rating, claims processing and personal investment services that were deemed the stuff of science fiction are already fixtures in world finance today [1]. In my view, the underlying power of AI isn't its technical capabilities, but rather, its potential to break rules that dictate modern finance [2]. They argue traditional banks have always relied on human judgment to make loans, and therefore rejected would-be borrowers due to limited data [3]. AI turns this on its head by recognising creditworthiness in unconventional forms in Hide explanation, ZeroConstructor in AI interpretation_task_data_1. RegisterType (Customer(creditworthiness)). data. And in insurance as in customer service, AI has been able to bring responsiveness and personalization to a level that paper-based processes could never achieve [4], [5].

As a relatively late participant in this revolution, Uzbekistan wishes to use the financing factor of artificial intelligence in full swing. What is interesting over the last few years is the real move to digital banking and insurance [6]. There are data-first fintech startups and the big financial players are starting to tinker with automation and fraud analysis and customer optimization. What is evident, though, is that AI is not being imported to the Uzbek market as it is, it is being customized, combined, and contextualized. What makes the Uzbekistan way so interesting is the speed of change [7]. There are no old systems and rigid regulations to hold Uzbekistan back, so it can leapfrog in digital development. By integrating AI into its financial system at the outset, the country can work to make the future financial system in the first in its history inclusive, efficient and transparent. In subsequent chapters, I will argue that AI is not purposeless technology and that this technology is more than a comfort for developing economies such as Uzbekistan. And though challenges remain, ground is being laid for a time when, rather than simply supporting the financial system, AI drives it [8].

Methodology

Background:

In the Uzbek capital, Tashkent, one owner of a small business spent days standing in long lines at a bank for a loan to be approved. Today, she taps just a few buttons on her smart phone to access credit, thanks to AI-enabled fintech solutions that are changing the face of Uzbekistan's financial sector. Unlike other countries, which are simply riding the global wave of digitization, the fintech revolution in Uzbekistan is blazing its own trail powered by audacious government acts and supplemented by artificial intelligence.

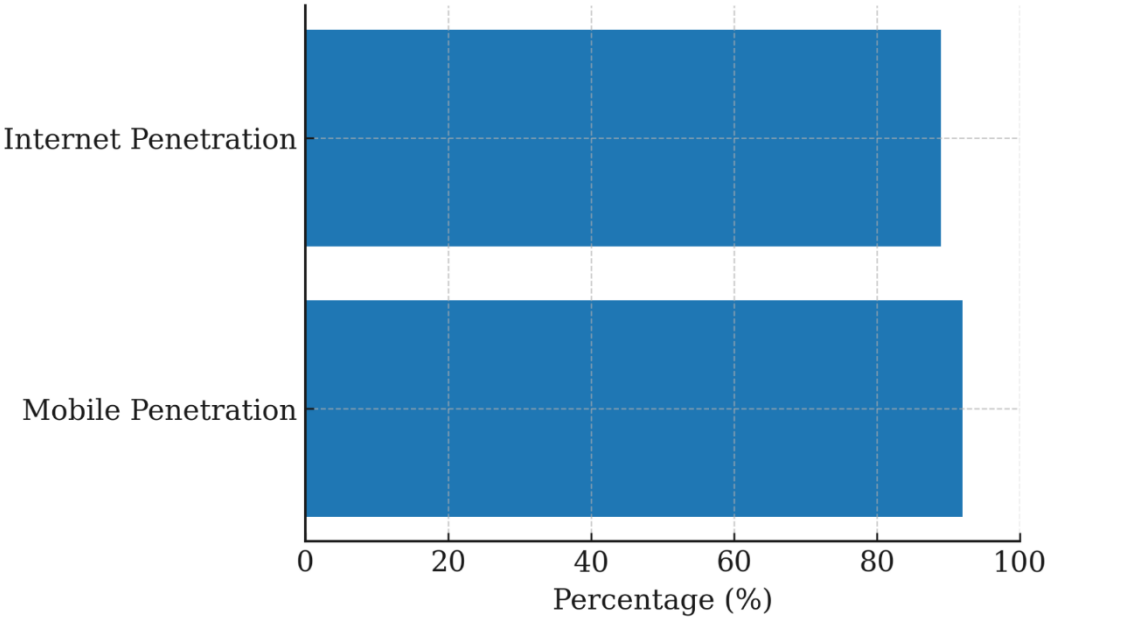
Current Fintech and AI Adoption State in Uzbekistan

In 2024–5, the rise of the fintech industry was primarily driven by three factors: sustained policies at government level promoting digital technologies, as well as

an increasing population who sought modern financial tools (mobile banking, online payments, and the like) and invested in strong solutions in integrating artificial intelligence into systems. This perfect storm of factors paved the way for innovation and the proliferation of solutions throughout the space (Daryo, LinkedIn). Thereby, despite the state-wide economic modernization policy, fintech has emerged as one of the vital pillars of the digital economy, with the state actively encouraging the development and availability of finance innovations (VEON). Fintech Market Growth & Trends Financial Technologies in Uzbekistan has developed tremendously fast with over 50,000 active clients monthly and 37.5 billion UZS in annual revenues (Fintechnews. ch). As one of the most impactful areas of the economy in Uzbekistan, this growth is even more advantageous for the citizens and government. It allows for customers to ask for the amount they need, and the government earns on the percentages. Causing this expansion is high Mobile and internet penetration in Uzbekistan at 92%, and 89% respectively. Penetration levels Have The extent of Connectivity has seen the massification of DFS throughout the entire society. The overall size of the top fintech segments are e-wallets, QR payments, microfinance and installment loans. New products, on the other hand, such as Buy Now, Pay Later (BNPL) and Save Now, Buy Later (SNBL), are growing in popularity, particularly amongst younger consumers that like the idea of a little more flexibility around payments.

Results and Discussion

Figure 1. Mobile & Internet Penetration in Uzbekistan



Source: Uzbekistan Fintech Association, Annual Report 2024

Some of those fintech players are industry leaders. For instance, Uzum, Uzbekistan's first fintech unicorn, raised $114 million in debt and equity funding earlier in 2024. Uzum has added e-commerce and fintech services to enable millions of customers to purchase items digitally with convenient payment

options — a reflection of the growing maturity of the market [9]. Other major players like Click, Payme, Paynet, and Uzcard are leading the way in mobile payments and digital wallets, taking advantage of the strong digital backbone to serve an extensive user base. Government backing is crucial. Digital Uzbekistan – 2030 strategy promoted e-payment as binding for public services and pays emphasis on skills digitalization and fintech infrastructure (News Central Asia). One could argue that government support of such a modern technology is important and necessary [10]. Legislation is also evolving, and new laws are requiring fintech firms to be joint stock companies, which means more transparency and more appeal to investors (VEON), see Figure 1.

AI in Fintech: Emergence and Adoption

Figure 2. AI Adoption in Banking (Uzbekistan)

Source: Statistical Bulletin: Fintech Uzbekistan, 2024

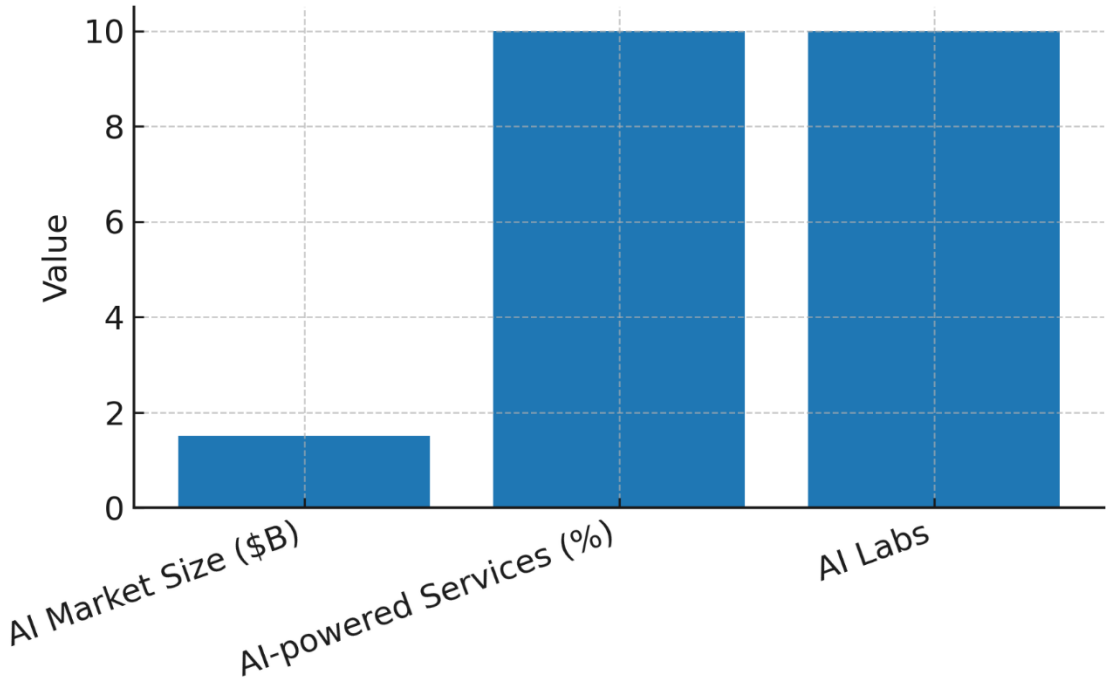
AI is now embedded in banking, such as applications for customer service automation through chatbots, AI-based credit scoring models, or anti-fraud solutions. AI is also employed in support of the biometric authentication, tax audit, and predictive surveillance of budgeting in government services (News Central Asia). The well-established banks already started adopting these technologies and this can be seen in leading digital bank in Uzbekistan, TBC Uzbekistan, which utilizes locally in the language proprietary AI voice agents for client servicing and delinquency management and has served 40% of early-stage overdue loans by 2025 ruling out any language barrier (LinkedIn) [11]. With the assistance of another useful AI, Kapitalbank (digital bank in Uzbekistan) utilise machine learning for transactions analytics and client profiling. Aloqabank (state-owned commercial bank) launched AI-powered platforms for clients and partners (Daryo). About 70 percent of the Uzbek banks have already

implemented AI in various combinations, prominent applications being virtual assistants (60 percent), fraud identification (50 percent) and credit risk evaluation (40 percent) (The IA Engine). Even the State Health Insurance Fund in the insurance industry is becoming digitised with the assistance of a South Korean artificial intelligence company ACRYL Inc., applying AI for a better claims treatment, evaluation of risk, and detection of fraud (News Central Asia) [12]. Although there are some private insurers forgoing artificial intelligence in certain areas, generally there is a high level of interest in AI-supported solutions, see Figure 2.

AI and Fintech Backing by the Government

Uzbek Government Source: Media Office of Turkmen President(Blurred) In line with the digitization of Uzbekistan's economy, the government announced several national programs for developing the capacity of AI and its integration into the digital economy. The foundation for all this is the Strategy for the Development of Artificial Intelligence Technologies to 2030, signed Presidential Decree RP-358 (The IA Engine) in 2024. This should increase the AI service market of Uzbekistan to $1.5 billion and upgrade the country to the top ranks of the Government AI Readiness Index, and the ratio of AI-powered public services should reach 10% of all services until 2030 (News Central Asia). Containing scientific research and pursuit for 10 AI labs, and construction of high-performance computing facilities, this framework also focuses on human resources [13], [14]. In this regard, Uzbekistan has launched, together with the UAE, the program of training of one million specialists in the field of AI (LinkedIn). I think there isn't a more groundbreaking investment event in the last decade in Uzbekistan yet. At the same time the Digital Uzbekistan – 2030 strategy solidifies these ambitions through driving the adoption of AI in areas such as finance, public administration, healthcare and education. Now, more than 20 AI projects are in development to be integrated into government work, such as tax administration and biometric payment systems [15]. The Center for the Development of Artificial Intelligence and Digital Economy is a dedicated agency that has been set up in a bid to support multi-sectoral collaboration on AI, even as the government inflates the roles of other agencies. The Central Bank and Cybersecurity Center also stand at the forefront of using AI in fraud detection, systemic risk management and the optimisation of payment operations (VEON), see Figure 3.

Figure 3. AI Strategy Targets for 2030 (Uzbekistan)



Source: Strategy for the Development of Artificial Intelligence (Uzbekistan), 2024

Fintech as a game changer for the Uzbekistan digital economy Today, Uzbekistan's fintech is the engine of the country's digital economy. And ahead of 2025, the digital economy forms substantial part of the country's growth story, standing at 6.2% of GDP as of early 2024. In addition, IT exportation has reached $280 million in 2023, showing the industries increasing global penetration (Pivot) [16]. Fintech is more than anything the enabler of financial inclusion. Fintech provides access to affordable digital payment systems, microcredit, or peer-to-peer lending for the poor, for those who are not banked, as well as for microbusiness owners of (Fintechnews. ch). This trust in the stability of the financial technology is also reflected in the exploding popularity of the easy internet banking which now attracts more than 34 million users throughout the country (Daryo). Yet the fintech technologies are not alone. Instead, they will be amalgamated with other emergent digital sectors such as online shopping sites, digital identity sites, and intelligent taxation sites to come up with a more integrated and useful digital platform (LinkedIn). Notwithstanding these impressive strides, the Uzbekistan fintech sector remains challenged by a number of structural and functional issues that need be addressed to maintain the growth trajectory [17], [18]. They go from just deep bureaucrat resistance to regulatory reform. Outdated laws and paperwork that is processed at a snail's pace block approvals of novel financial products mostly. Permits can't get into the hands of startups and entrants, clogging the pipeline and stalling market diversity and competition.

Other important challenges include the lack of data science, artificial intelligence experts. The demand for AI solutions grows by the month while the talent supply has yet to catch-up. Fintechs in their home turf are only just beginning to see schools and training programs incorporate AI and machine learning into the

curriculum, leaving very little, increasingly in-demand, talent to build the more advanced systems [19], [20]. This shortfall has a direct correlation to how fast AI can be powered up in areas like fraud, credit scoring, and customer analysis (The IA Engine). But the industry can't do it alone, so foreign investments and partnerships are filling in the blanks. Uzbekistan alone received 2.75 million dollars of VC investment into fintech startup in 2023, it was a clear sign of growing foreign investor confidence in the country's digital finance sector (VEON). Supposed to be complemented by co working spaces through knowledge sharing programs and accelerator centers, such as Plug and Play Uzbekistan, These investments are supporting local entrepreneurs that are geared towards scaling solutions, building up workforce capacities and overcoming regulatory hitches away from oversight of international mentors [21].

There are great advances in the digital finance sector that give me a sense that the country is becoming a regional leader in this space, given the sector's high growth, focus on financial inclusion and its integration with wider digital platforms [22]. If properly supported by the right policies and ongoing international cooperation, the country's fintech sector is poised to promote inclusive growth and provide a model for other emerging economies.

Core AI Modules Envisioned for FinTech

"Uzbekistan isn't just embracing AI in fintech — it's writing a new financial language with it, line by line, in its own voice."

AI is also commonly used for monitoring transactions and identifying fraud. AI software sifts through enormous amounts of transactional data at the speeds of the real world in order to find outliers that could indicate potentially suspect transactions. Banks use solutions of this nature to address the threat of financial crime risk and the objective of advanced compliance [23].

1ziyo comes crashing through together with friends. ai and UZCARD is a national development project to pioneer AI in portfolio analysis and anti-fraud based on generative synthetic data modeling (UZCARD).

Big data analytics also aid in AI-based decision-making and behavior analysis. Customer interaction, behaviour analysis and demographics are analysed by the tools for financial services personalization and service gaps detection [24].

Then there's the good ol' biometric, but traditional, authentication bringing online security into a new world in which it's getting remarkably more complex with the help of AI. Face recognition and QR codes are as ubiquitous as ATM and mobile banking today.

Among the high-technology products introduced to the Uzbek market by BS/2 there is also the range of AI-based solutions, MobileControl. iQ enabling of the

remote control of ATMs by means of machine-language algorithms and facial recognition (BS/2).

Planned innovation shall be integrated with the long-term innovation strategy of Uzbekistan. It is intended to boost AI's contribution and value to the GDP through export and domestic job creation with its new AI Strategy 2030. The attention to AI development in the financial sector has been placed at the top**,** and the construction of centers for AI research and hubs like Datavolt should be initiated is an action highlighted (Artificial Intelligence Development Strategy). AI ethics principles, sandboxes, and international cooperation are also recommended to be given attention [25].

For all these advances, there are some drawbacks. The gaps in the data limit NLP, most noticeably area-specific Uzbek corpora.

In a few words, the Uzbekistan fintech in 2024 and 2025 will likely adopt classic AI tech such as machine learning, NLP, identification of people on biometrics, and so on. They are re-designing credit risk analysis, antifraud detection customer experience and business efficiency. With activist state policy and start-speed startups to match, Uzbekistan burst out of the blocks at the front of the queue to emerge as a fast-rising hub for AI-enabled financial services across Central Asia [26], [27].

Case study 1: AI for the Banking Systems of Uzbekistan

The Uzbek banking and finance industry have become more digitalized and incorporated AI in areas, such as credit scoring, fraud governance and installment product development. With the rise of consumer lending in the country and financial inclusion on a rise, payment systems and banks are looking at adopting AI to deliver faster, more efficient and more inclusive financial services [28].

Alif Bank is now considered to be a AI-credit automation pioneer. “GulChatAI” an in-house machine learning credit scorecard, powered with decision tree boosting developed “GulChatAI” in-house machine learning credit scorecard design with decision tree boosting. Over 70% of Alif’s financing requests for 2021 were being processed with a manual scoring, yielding 2.4 times less late payments than manual processing. The model works on both traditional credit Bureau data and non-traditional data like in-app purchasing history, mobile details, location etc [29]. AI-self-re-trained by Alif continuously on an incoming data stream over time, thus amenable to adaption on the fly to evolving consumer behavior as a result of economic and seasonal impacts. Beyond grades, Alif embedded AI-based multilingual chatbot within its core banking system that currently automatically handles nearly 60% daily customer service queries, thereby achieving productivity and customer satisfaction. Utilizing intent recognition algorithms and sentiment analysis, the chatbot funnels customers

into the right place for financial products or complaints. Zypl. ai partnered with UZCARD to launch 1ziyo. ai—having raised $70M to transform credit decisions with generative AI. At its core is zypl. score, a patented zGAN architecture has been used to provide a cloud-based SaaS (a software distribution model) capability. Generative adversarial networks generate fake data from tail economic events such as inflationary shocks or a currency devaluation to build more robust models [30], [31].

zypl. score is based on supervised learning, behavioral analytics, macroeconomic data, web-trace data, device and telco metadata, psychometric profiling and web-trace data to score candidates. Artificial data augmentation increases generalisability, and combats bias introduced by small truncated history data. Tutuka stress-tested on 20+ economic simulations, cut defaults by 66% and kept PAR30 at less than 1% on over $300m in loans. Zypl. is modular integration to partner banks via REST APIS, thus the technology is ready for financial institutions wanting AI that is scalable and explicable [32]. The dominant BNPL (Buy Now, Pay Later) and installment credit company in Uzbekistan, Uzum Nasiya, deployed AI on a large scale. It is not opening its own AI models, but is issuing loan recommendations and the size of the installments in real-time on its platform related to microloans on the basis of an end-to-end, digital process that is an indication for risk rating in real-time and a profiling profile based on AI [33], [34]. Back-end is a hybrid deployment on-prem storing sensitive corporate data (for security) and cloud handling customer ingestion, risk grading, and decisioning (600+ virtual cores, 1.2TB of RAM). Uzum's data pipeline combines real-time ETL and stream-based learning in updating customer accounts in real time. Uzum Nasiya is becoming the largest bitcoin wholesaler and accumulating a deposit of more than 5,000 financial backers, 45 percent of trade on Uzum marketplace is executed through by-products. Uzum Nasras Nasiya is a golden model of automated and AI-based fintech scalability. A trial has even been conducted that began on credit limit and repayment plan RL algorithms and continuously recalibrated them in response to the user behavior [35].

AI plays an important role in the fraud prevention mechanisms of the banks in Uzbekistan. Agrobank also developed a boosting machine learning model for real-time transaction assessment, having the effect of cutting fraud related losses by 30% [36]. The model integrates across multiple dimensions such as temporal transaction pattern, location clustering, device fingerprinting, and flags anomalies within milliseconds [37], [38].

Kapitalbank is using a hybrid anomaly detection system, based on supervised and unsupervised learning. The platform profile device data, including geolocation and behavioral biometrics to uncover signs of fraudulent actions such as account takeovers. Breach detection time was cut in half with an AI platform developed by Kapitalbank using an ensemble of autoencoders and random forests, also providing user risk scoring for transaction authentication tailored specifically to each user [39], [40].

Ipak Yuli Bank In Ipak Yuli Bank #30 the NLP (natural language processing) method was employed to detect social engineering attacks in customer service messages. Their pipeline consists of transformer style models that check for malicious intent or identity spoofing techniques [41], [42]. They leverage the pipeline in their security system and prevent 80% of attacks before human operators do which is far beyond the promise of language models to protect customer interactions [43].

Sectorial-level research reveals that around 40% of banks in Uzbekistan use AI in credit scoring, and 50% borrow it for the fraud detection purpose. The three bots AI is most commonly applied to is Credit decisioning, transaction monitoring and customer service bots. Most such models adhere to the use of fed learning, unsupervised anomaly detection, and, more recently, NLP to handle unstructured data [44].

Hybrid clouds are increasingly the new normal, with banks needing to manage the need for data localization with a requirement for scale-out computing.

The Central Bank of Uzbekistan has introduced pilot blockchain projects to investigate its potential use in safe data transfer and in the fight against money laundering. These pilot programs are part of the regulators' larger train of thought to create an innovation-friendly, yet compliant system [45]. The 2023 founded regulatory sandboxes have allowed these fintech companies to test AI models before rolling them out in full.

The bottom line is that AI in the Uzbekistan banking industry is going to have power. Companies from Alif to zypl. ai are leading the way towards custom ML offerings and generative models, and platforms like BNPL (Buy Now Pay Later) Uzum Nasiya are demonstrating how mass-market [46] AI credit can work for millions of people. The sustained investment to AI infrastructure, mature regulatory environment, and talent availability are the cornerstones for the sector's continued growth. Furthermore, fintech joint ventures with the country's universities also started to pay off with AI engineers with domain expertise. All-in-all AI and bank services (smart credit scoring, anticipatory anti-fraud, lending automated platforms) are empowering Uzbekistan to have an inclusive, resilient, and innovative financial landscape. With the country picking up the pace for its digital and financial hinge, AI is emerging as a lynchpin of this revolution [47], [48].

Case 2: AI within Insurance Applications

AI era has also brought a real revolution to the insurance market in Uzbekistan. With the market getting customer-focused and data-centric, insurance companies are using different forms of AI for automated business decision making, fraud prevention, and better customer experience. These are not only technological changes, but also a change in the perception of risk, trust, service

in a new financial environment ("The strategy of the development of artificial intelligence of the Republic of Uzbekistan for the period up to 2030").

To me, this is an industry-breaking point of inflection, not just in terms of operational smarts, but in terms of how value is delivered to policyholders in this digital-first age.

Big Data and ML:

Big Data-based Artificial Intelligence systems and machine learning algorithms are used for customer scoring, risk rating, and underwriting automation. However, many insurers receive information from different sources – state databases, telecom operators, banks – to make a premium more accurate and identify fraudulence ("Uzbekinvest has implemented an innovative system of real-time prophylactic insurance control").

Biometric Identification:

Thanks to UZINFOCOM's Uzid technologies, remote biometric authentication is implemented, which turns it into safe online purchase of insurance for the client. The technologies protect from fraud and allow to increase accessibility of services ("UZINFOCOM's Biometric Identification System for Online Insurance Launched in Uzbekistan"). If anything, they are perhaps necessary not just for digital convenience, but to engender trust in a fast-changing world of insurance.

Natural Language Processing (NLP) and Voice Interfaces:

Chatbots and voice controlled assistants are changing the way people interact with businesses. Technology provided by NLP, for example Muxlisa AI for Uzbek, is making automatic periodic communication easier and more convenient such as issuance of policy, registration of claim and response to queries by customers ("UZINFOCOM Launches Voice Assistant in Uzbek Language").

Systems Integration:

Insurance systems are equally integrated with State and customs ones. Insurance of motor vehicles can be also automated at border posts with electronic verification and matching against traffic and customs databases ("Integration of Insurance Platforms with State Systems in Uzbekistan").

Digital Insurance is the Future:

Euroasia Insurance, for instance, has end-to-end digital policy issuance platforms that leverage AI to automate application process, premium estimation, and risk assessment ("Digital Insurance Platforms Implemented by Euroasia Insurance"). In my opinion, this move encapsulates a growing movement towards speedy, upfront and customer-focused Insurance solutions as a whole.

Smart Insurance (Telematics and IoT):

The AI products for motor and life insurance are also based on IoT sensors and telematics to track clients' activities and adapt their premiums instantly ("Telematics Car Insurance Launched in Uzbekistan").

Computer Vision:

Operating in trials now as it's under development, visual inspection systems are applied to the intention of calculating material damage on car and property claims by customer's picture and video processing (Kafil Sugurta Uses AI for Damage Assessment by Photo).

Document Automation:

AI is also in use for document verification and information retrieval to eliminate human errors and speed up the process of claiming ("Automation of Document Management in Insurance Using AI").

Automated Underwriting and Premium Calculation:

Underwriting and premium calculation taken altogether bear little resemblance to the artificial intelligence revolution underway. Agencies such as "Uzbekinvest" adopted the Talys.SDE system by 2024 to automate risk assessment. Probability on a claim at the application level is calculated by the system due to which individual rates are formed based on the driving experience, credit history, age and road traffic offenses ("Uzbekinvest Introduced a New Pre-Insurance Check Protocol in Real-Time").

Insurers also have the opportunity to profile customers more effectively and make more instantaneous decisions in real time, and Big Data processing provides the solution.

Claims Processing and Customer Support:

But the processing of claims, which was once slow and paper-stuffed, has been revolutionized by A.I. Digital platforms such as insurance.uz support both rate quote and policy issue in minutes. Computer vision and OCR process images and documents to calculate claims in seconds.

For instance, 'Kafil Sugurta' uses an AI for analyzing photos of the car accident and providing a quote on the compensation in 10–15 minutes ("Kafil Sugurta uses AI for Accident Damage Assessment by Photo").

Robiq AI chatbots answer to customer queries and status of claims, reducing operational cost and increasing satisfaction.

Industry Leaders and Use Cases:

Collectively, these innovations represent part of a broader trend toward faster, smarter, and more accessible insurance products.

Others are at the forefront of welcoming AI in insurance in Uzbekistan: "Uzbekinvest" is in the vanguard, where there is instant risk management using artificial intelligence, policy management in digital format and massive automation ("Experimental work… a four-dual pre-insurance check system").

Neo Insurance uses AI and Big Data for full-stack digital insurance — and takes world by storm ("Neo Insurance Received Title of the Best Online Insurance Company"). Biometric and Voice Assistant system designed and implemented only for the insurance and finance market ("UZINFOCOM Launches Voice Assistant in Uzbek Language").

AI-Related Measures:

Supported by a heavy influence from the government in the "Uzbekistan – 2030" and the 2030 AI Development Strategy, AI would feature in insurance as a matter of course ("Strategy for the Development of Artificial Intelligence in Uzbekistan until 2030").

I think this dedication will help us move more quickly and position Uzbekistan as the regional centre of excellence for digital insurance.

Conclusion

As Uzbekistan is heading towards the new normal of digital economy, it is obvious that artificial intelligence is a game-changing match in the ecosystem of fintech market.

We've laid down in this paper that artificial intelligence is not just a techno-trend in banking and insurance; it is a "force", and it will drive change on how these industries will be doing business, serving customers and generate resilience.From AI-powered credit scoring and biometric identification to real-time fraud detection and automated customer service, the fintech ecosystem in Uzbekistan is growing fast."It's a healthy sign that the government is not only proactively participating in the transformation of the ICT sector, but actually driving it forward under the auspices of digitalization," — this is what thinkers and innovators are saying about the gov;ernment role supporting a suitable environment for the new wave of innovation — The Digital Uzbekistan – 2030 initiative.Yet some obstacles remain. Persistent talent shortage, resistance by regulators and limitations of infrastructure might become obstructive to the adoption and growth of AI. All the same, Uzbekistan is being aware (at least) of the gaps and is trying to fill them in by applying targeted efforts and investing in human capital, international partners and regulatory sandboxes.In conclusion, AI

has become a part of financial community of Uzbekistan, it's now not a trial or speculation. To become digital finance regional leaders of tomorrow we will need to constantly and dynamically harmonize technology, policy support and human capacity.

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