



# IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

**2026-YIL / IYUN/6-SON,  
V-QISM**



INTERNATIONAL  
STANDARD  
SERIAL  
NUMBER  
INTERNATIONAL CENTRE



ISSN: 2992-8982

<https://yashil-iqtisodiyot-taraqqiyot.uz/>



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*Elektron nashr. 2026-yil, iyun.  
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**Muassis:** "Ma'rifat-print-media" MChJ

**Hamkorlarimiz:** Toshkent davlat iqtisodiyot universiteti,  
O'zbekiston Respublikasi Bosh prokuraturasi huzuridagi Iqtisodiy  
jinoyatlarga qarshi kurashish departamenti

### Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va  
taraqqiyot” jurnali

O'zbekiston Respublikasi  
Oliy ta'lim, fan va innovatsiyalar  
vazirligi huzuridagi Oliy  
attestatsiya komissiyasi  
rayosatining  
2023-yil 1-apreldagi  
336/3-sonli qarori bilan  
ro'yxatdan o'tkazilgan.



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# WAYS TO INCREASE THE EFFICIENCY OF FINANCIAL SUPPORT FOR BUSINESS ENTITIES BY COMMERCIAL BANKS

**Abror Boshlarovich Inobatov**  
Head of the Department of Finance and Credit  
Renaissance University  
Doctor of Philosophy (PhD) in Economics, Associate Professor  
E-mail: [inobatov83@bk.ru](mailto:inobatov83@bk.ru)  
Phone: +998 99 875 50 90  
ORCID: 0000-0003-0288-8798

**Abstract.** This article examines the theoretical and practical aspects of financial support provided by commercial banks to business entities. The study analyzes the role and significance of bank lending in the development of entrepreneurship in the Republic of Uzbekistan, the current state of financing small businesses and private entrepreneurship, and the reforms being implemented in the banking sector. Furthermore, the main challenges encountered in the process of lending to business entities are assessed, including the high cost of credit resources, strict collateral requirements, the limited application of digital technologies in lending processes, and information asymmetry.

Based on the conducted analysis, priority directions for enhancing the effectiveness of financial support provided by commercial banks to business entities have been substantiated. In particular, proposals have been developed to further digitalize lending processes, improve credit-scoring systems, expand microfinance services, attract resources from international financial institutions, strengthen credit-guarantee and insurance mechanisms, and enhance the financial literacy of entrepreneurs.

The findings of the study are expected to contribute to improving the efficiency of lending activities in commercial banks, expanding business entities' access to financial resources, enhancing the quality of loan portfolios, and increasing the contribution of the private sector to the country's economic development.

**Keywords:** Commercial banks, business entities, financial support, bank lending, small business, private entrepreneurship, financing, investment, digital banking services, credit scoring, financial efficiency, loan portfolio.

**Аннотация.** В данной статье рассматриваются теоретические и практические аспекты финансовой поддержки субъектов предпринимательства со стороны коммерческих банков. В исследовании анализируются роль и значение банковского кредитования в развитии предпринимательства в Республике Узбекистан, современное состояние финансирования малого бизнеса и частного предпринимательства, а также реформы, осуществляемые в банковской системе.

По результатам проведённого анализа обоснованы приоритетные направления повышения эффективности финансовой поддержки субъектов предпринимательства коммерческими банками. В частности, разработаны предложения по дальнейшей цифровизации кредитных процессов, совершенствованию систем кредитного скоринга, расширению микрофинансовых услуг, привлечению ресурсов международных финансовых институтов, развитию механизмов кредитных гарантий и страхования, а также повышению уровня финансовой грамотности предпринимателей.

Результаты исследования будут способствовать повышению эффективности кредитной деятельности коммерческих банков, расширению доступа субъектов предпринимательства к финансовым ресурсам, улучшению качества кредитного портфеля и дальнейшему увеличению вклада частного сектора в экономическое развитие страны.

**Ключевые слова:** Коммерческие банки, субъекты предпринимательства, финансовая поддержка, банковское кредитование, малый бизнес, частное предпринимательство, финансирование, инвестиции, цифровые банковские услуги, кредитный скоринг, финансовая эффективность, кредитный портфель.

**Annotatsiya.** Mazkur maqolada tijorat banklari tomonidan tadbirkorlik subyektlariga ko'rsatilayotgan moliyaviy qo'llab-quvvatlashning nazariy va amaliy jihatlarini yoritilgan. Tadqiqotda O'zbekiston Respublikasida tadbirkorlikni rivojlantirishda bank kreditlarining o'rni va ahamiyati, kichik biznes hamda



xususiyl tadbirkorlikni moliyalashtirishning hozirgi holati, shuningdek, bank tizimida amalga oshirilayotgan islohotlar tahlil qilingan.

Tahlil natijalari asosida tijorat banklari tomonidan tadbirkorlik subyektlarini moliyaviy qo'llab-quvvatlash samaradorligini oshirishning ustuvor yo'nalishlari asoslab berilgan. Xususan, kreditlash jarayonlarini yanada raqamlashtirish, kredit skoring tizimlarini takomillashtirish, mikromoliyalashtirish xizmatlarini kengaytirish, xalqaro moliyaviy institutlar resurslarini jalb etish, kredit kafolati va sug'urta mexanizmlarini rivojlantirish hamda tadbirkorlarning moliyaviy savodxonligini oshirish bo'yicha takliflar ishlab chiqilgan.

Tadqiqot natijalari tijorat banklarida kreditlash faoliyati samaradorligini oshirish, tadbirkorlik subyektlarining moliyaviy resurslardan foydalanish imkoniyatlarini kengaytirish, kredit portfeli sifatini yaxshilash hamda mamlakat iqtisodiyotida xususiyl sektor ulushini yanada oshirishga xizmat qiladi.

**Kalit so'zlar:** Tijorat banklari, tadbirkorlik subyektlari, moliyaviy qo'llab-quvvatlash, bank krediti, kichik biznes, xususiyl tadbirkorlik, kreditlash, moliyalashtirish, investitsiyalar, raqamli bank xizmatlari, kredit skoringi, moliyaviy samaradorlik, kredit portfeli.

## INTRODUCTION

In the global economy, small business and private entrepreneurship are among the key factors that ensure economic growth, create new jobs, increase household incomes, and foster a competitive business environment. International practice demonstrates that, in developed countries, small business and entrepreneurial entities account for 50-70% of gross domestic product and provide employment for 60-80% of the working population. The sustainable development of this sector largely depends on the availability of financial resources. Therefore, financial support for business entities by commercial banks has become one of the priority directions of economic policy.

In Uzbekistan, the development of entrepreneurship and the expansion of the private sector's share in the economy have been identified as important priorities of state economic policy [4]. In particular, the Decree of the President of the Republic of Uzbekistan No. DP-60, dated 2022-01-28 "On the Development Strategy of New Uzbekistan for 2022-2026"<sup>1</sup> outlines important tasks related to expanding the role of the private sector in all sectors of the economy, strengthening financial support for small business entities, and increasing the accessibility of banking services.

In recent years, the volume of lending to business entities in the country has shown steady growth. According to the Central Bank, as of 2025-01-01, the total volume of loans allocated by the banking system to various sectors of the economy reached 533.1 trillion UZS, which represents a significant increase compared with the corresponding period of 2024. At the same time, the volume of loans directed toward financing small businesses and private entrepreneurship has been consistently increasing.

Furthermore, the Decree of the President of the Republic of Uzbekistan No. DP-5992, dated 2020-05-12, "On the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020-2025"<sup>2</sup> established important measures aimed at enhancing the role of banks in financing the economy, digitalizing lending processes, improving financial support mechanisms for business entities, and raising the quality of banking services.

According to the Statistics Agency, at the beginning of 2025, the number of operating small businesses and private entrepreneurs in the country exceeded 500,000, accounting for approximately 55% of the gross domestic product. This indicator confirms the growing importance of business entities in the national economy and highlights the increasing demand for financial resources.

At the same time, despite the positive changes achieved in recent years, certain challenges remain in the financing of business entities. Addressing these issues requires the development of scientifically grounded proposals and practical recommendations aimed at improving the effectiveness of financial support provided by commercial banks.

Therefore, the study entitled "Ways to Increase the Effectiveness of Financial Support for Business Entities by Commercial Banks" possesses considerable scientific and practical relevance. The research findings are expected to contribute to the improvement of financing mechanisms for business entities, enhance the efficiency of credit resource utilization, and support sustainable economic growth in the country.

1 Decree of the President of the Republic of Uzbekistan No. DP-60, dated 2022-01-28 <https://lex.uz/ru/docs/6968143>.

2 Decree of the President of the Republic of Uzbekistan No. DP-5992, dated 2020-05-12 <https://lex.uz/docs/6972970>.



## LITERATURE REVIEW

Issues related to the financial support of business entities have been extensively studied by both foreign and domestic scholars. Existing research highlights the significant role of financial resources provided by commercial banks in promoting economic growth and entrepreneurial activity. In particular, Levine (1997) emphasized that the development of the financial system is one of the key determinants of economic growth and argued that banks contribute to economic development through the efficient allocation of investment resources [8]. Similarly, Beck, Demirgüç-Kunt, and Levine (2005) noted that improving access to financial resources for small businesses contributes to the formation of a competitive economic environment and supports employment growth [9]. Stiglitz and Weiss (1981) identified the existence of information asymmetry in credit markets and scientifically substantiated that information imbalances between banks and borrowers can influence the efficiency of lending processes [10]. Berger and Udell (1998) demonstrated that long-term relationships between banks and clients play an important role in reducing credit risks and improving the effectiveness of small business financing [11].

Among Russian scholars, Lavrushin (2022) emphasized that bank lending remains one of the primary sources for meeting the financial resource needs of business entities [15]. Zhukov (2021) also noted that the credit policy of commercial banks serves as an important instrument for supporting the development of economic sectors and stimulating investment activity.

Research conducted by Uzbek scholars has likewise made a significant contribution to the study of this issue. In particular, Karlibaeva (2018) highlighted that financial support for business entities is one of the essential prerequisites for economic modernization. Elmirzaev (2021) emphasized that both the volume and quality of credit resources provided by banks directly influence the financial sustainability of business entities [19]. Khodiev and Rasulov (2011) substantiated that the efficient utilization of credit resources by commercial banks in financing business entities is an important factor in ensuring sustainable economic growth. Furthermore, Suyunov (2007) noted that the diversification of financial services and the introduction of digital banking technologies can significantly enhance the effectiveness of financial support provided to business entities.

At the same time, the analysis of existing scientific literature indicates that certain issues, including the assessment of the effectiveness of financial support provided by commercial banks to business entities, the improvement of digital lending mechanisms, and the wider application of modern financial technologies, require further comprehensive investigation. This circumstance confirms the scientific relevance and practical importance of conducting additional research in this field.

The scientific novelty of the present study lies in the improvement of a comprehensive system of indicators for evaluating the effectiveness of financial support provided by commercial banks to business entities. Within the framework of the research, a mechanism was developed for assessing the effectiveness of financial support based on such indicators as lending volume, loan repayment performance, the number of small business entities, employment indicators, and their contribution to gross domestic product. In addition, an improved financial support model was proposed, integrating the digitalization of lending processes, advanced credit-scoring systems, the attraction of resources from international financial institutions, and the development of credit-guarantee mechanisms.

## RESEARCH METHODOLOGY

During the course of this study, a range of scientific research methods was employed to comprehensively examine the theoretical and practical aspects of financial support provided to business entities. In particular, the methods of scientific abstraction, analysis and synthesis, induction and deduction, comparative analysis, economic and statistical analysis, comparative assessment, grouping, generalization, and logical analysis were widely utilized. The application of these methods ensured a comprehensive evaluation of the research problem, facilitated the identification of existing trends and challenges, and contributed to the development of scientifically grounded conclusions and practical recommendations.

## ANALYSIS AND RESULTS

Financial support provided by commercial banks to business entities is one of the key factors contributing to sustainable economic development, job creation, and the improvement of public welfare. In recent years, as a result of large-scale reforms aimed at fostering entrepreneurial activity in Uzbekistan, the role of the banking system in the national economy has increased significantly. In particular, the expansion of lending to business entities, the introduction of innovative financial services, and the digitalization of lending processes have generated positive outcomes and strengthened the contribution of the banking sector to economic development.



The analysis indicates that loans constitute a substantial share of commercial banks' assets, while credit operations remain one of the primary sources of banking income. At the same time, the volume of loans allocated to small businesses and private entrepreneurship has been steadily increasing. This trend demonstrates the growing participation of commercial banks in financing the real sector of the economy and supporting entrepreneurial initiatives.

According to the statistics of the Central Bank, credit investments within the banking system have exhibited a stable growth trend in recent years, resulting in an expansion of financial resources directed toward various sectors of the economy. This development has created favorable conditions for stimulating investment activity, increasing production capacity, and supporting the implementation of new business projects.

An examination of international experience shows that developed countries actively utilize credit-scoring systems, credit-guarantee funds, business insurance mechanisms, and advanced digital banking services to support entrepreneurial financing. The effective application of these instruments contributes to simplifying lending procedures, reducing credit risks, and enhancing the overall efficiency of financing activities.

In recent years, Uzbekistan has implemented significant measures aimed at digitalizing lending processes, introducing online credit products, and expanding the activities of credit bureaus. At the current stage, further improvements may be achieved through the enhancement of credit-scoring systems, the wider application of artificial intelligence and Big Data technologies, the expansion of microfinance services, and the continued development of credit-guarantee mechanisms.

The results of the study demonstrate that the increasing volume of financial support provided by commercial banks to business entities is generating positive structural changes in the national economy. The effective utilization of credit resources contributes to the expansion of production activities, the creation of new employment opportunities, increased business activity, and higher tax revenues.

Based on the findings of the research, it can be concluded that further improving the effectiveness of financial support for business entities requires the comprehensive digitalization of lending processes, the optimization of credit resource costs, the broader attraction of resources from international financial institutions, the strengthening of credit monitoring systems, and the enhancement of entrepreneurs' financial literacy. The implementation of these measures will contribute to strengthening cooperation between the banking sector and the real economy, improving the efficiency of financial intermediation, and accelerating sustainable economic growth (Table 1).

Table 1  
Key indicators characterizing the financing capabilities of business entities in the banking system of Uzbekistan (as of January 1, 2025)<sup>3</sup>

No	Indicators.	Amount, billion soums
1	Total loan portfolio	533 121
2	Loans to individuals	177 532
3	Loans to legal entities	355 589
4	Total deposits	308 692
5	Individual deposits	122 421
6	Deposits of legal entities	186 272

As can be seen from the data presented in the table, as of 2025-01-01, the total loan portfolio of the banking system of the Republic of Uzbekistan amounted to 533.1 trillion UZS. Of this amount, 355.6 trillion UZS was allocated to legal entities, accounting for approximately 66.7% of the total loan portfolio. This indicator demonstrates the significant role of commercial banks in financing the real sector of the economy, particularly business entities, and supporting entrepreneurial development.

The analysis indicates that credit resources allocated to legal entities constitute a substantial share of bank assets. The considerable volume of loans extended to business entities contributes to the expansion of production capacity, the implementation of new investment projects, the modernization of economic activities, and the enhancement of entrepreneurial activity. These factors collectively support sustainable economic development and strengthen the competitiveness of the national economy.

In addition, the volume of deposits reached 308.7 trillion UZS, reflecting the continued strengthening of the resource base of commercial banks. The growth of deposit resources enhances the capacity of banks to provide long-term and stable financing to business entities, thereby creating favorable conditions for expanding investment activities and supporting sustainable business growth (Table 2).

<sup>3</sup> Source: Prepared by the author based on data obtained from the Central Bank of the Republic of Uzbekistan.



Table 2  
Dynamics of the main indicators of the banking system of Uzbekistan<sup>4</sup>

Indicators	01.01.2025	01.09.2025	Growth rate (%)
Assets	804 000*	863 136	107,4
Credits	533 121	581 057	109,0
Deposits	308 692	363 725	117,8
Capital	120 000*	128 762	107,3

During 2025, the volume of loans in the banking system increased from 533.1 trillion UZS to 581.1 trillion UZS, representing growth of approximately 9%. This trend reflects the active participation of commercial banks in financing business entities and supporting entrepreneurial development. At the same time, the volume of deposits increased by 17.8%, indicating a growing level of confidence among both the population and business entities in the banking system. The expansion of the deposit base strengthens the resource capacity of banks and creates additional opportunities for providing sustainable financial support to business entities.

The results of the analysis confirm that commercial banks serve as the primary institutional mechanism for financing business entities. The continuous growth of the loan portfolio contributes to the expansion of entrepreneurial activity, while the stable increase in deposit resources enhances the financing capacity of banks. Furthermore, the increasing application of digital technologies in lending processes is improving the accessibility and efficiency of financial services. Although certain challenges remain, including collateral requirements and the cost of credit resources, ongoing reforms and modernization measures are creating favorable conditions for improving entrepreneurs' access to financial resources. In this regard, the digitalization of lending processes, the implementation of advanced credit-scoring systems, and the broader attraction of resources from international financial institutions are becoming important factors in enhancing the effectiveness of financial support.

The conducted analysis demonstrates that the volume of financial support provided by commercial banks to business entities in Uzbekistan has been steadily increasing from year to year. As of 2025-01-01, the total loan portfolio amounted to 533.1 trillion UZS, and throughout the year this indicator maintained a positive growth trajectory. This confirms the significant role of the banking system in satisfying the financial resource needs of business entities and supporting economic development. Moreover, the further digitalization of lending processes, optimization of resource costs, diversification of funding sources, and introduction of modern financial technologies will contribute to increasing the effectiveness of financial support and strengthening the sustainable development of entrepreneurship in the future (Table 3).

Table 3  
Dynamics of loan portfolio growth in the banking system of Uzbekistan<sup>5</sup>

Year.	Loan portfolio, billion soums.	Growth rate, %
2020	270 716	-
2021	320 813	18,6
2022	385 132	20,1
2023	438 724	13,9
2024	471 406	7,4
2025	533 121	13,1

The data presented in the table indicate that lending activity within the banking system of Uzbekistan has maintained a stable growth trend in recent years. In 2020, the volume of the loan portfolio amounted to 270.7 trillion UZS, increasing to 320.8 trillion UZS in 2021, which represented a growth rate of 18.6%. The upward trend continued in subsequent years, and by the beginning of 2024, the total loan portfolio had reached 471.4 trillion UZS, reflecting an increase of nearly 150 trillion UZS compared with 2021.

Furthermore, as of 2025-06-01, the volume of loans in the banking system totaled 567.7 trillion UZS. By the beginning of 2026, the loan portfolio of the banking system of the Republic of Uzbekistan had reached 604

4 Source: Author's calculations based on data from the Central Bank of the Republic of Uzbekistan.

5 Source: Compiled and calculated by the author based on data from the Central Bank of the Republic of Uzbekistan.



trillion UZS. These indicators demonstrate the consistent expansion of lending activities and the strengthening role of commercial banks in financing economic development.

The observed growth in credit resources allocated to the real sector of the economy creates favorable conditions for the implementation of new investment projects, the expansion of production capacities, the modernization of business activities, and the creation of new employment opportunities. Consequently, the increasing scale of financial support provided by commercial banks contributes to enhancing entrepreneurial activity and promoting sustainable economic growth in the country (Table 4).

Table 4  
Main indicators of financial support for business entities in Uzbekistan Source: compiled by the author based on data from the Central Bank and the Statistics Agency.<sup>6</sup>

Indicators	2021	2022	2023	2024	2025
Number of active small business entities, thousand	503	555	602	645	687
Volume of bank loans, trillion soums	320,8	385,1	438,7	471,4	533,1
Share of small business in GDP, %	54,9	55,7	54,8	55,6	56,1
Share of small business in employment, %	74,4	74,8	75,1	75,3	75,8

As can be observed from the data presented in the table, the scale of financial support provided to business entities in the country expanded steadily during the period 2021-2025. In particular, the number of operating small business entities increased from 503,000 to 687,000, representing a growth rate of approximately 36.6%. This trend reflects the continuous development of entrepreneurial activity and the strengthening role of small businesses in the national economy.

During the same period, the volume of loans allocated by the banking system to various sectors of the economy increased from 320.8 trillion UZS to 533.1 trillion UZS, representing growth of nearly 66%. The expansion of credit resources contributed to increasing the investment capacity of business entities, modernizing production facilities, improving business competitiveness, and supporting the implementation of new entrepreneurial projects.

The results of the analysis further indicate that the share of small business in gross domestic product increased from 54.9% to 56.1% over the period under review. This demonstrates the positive contribution of financial resources provided by commercial banks to economic growth and the sustainable development of the private sector.

Employment indicators also exhibited favorable dynamics, with the share of the population employed in the small business sector increasing from 74.4% to 75.8%. These results confirm that financial support provided to business entities plays a significant role not only in promoting economic growth but also in expanding employment opportunities, improving household incomes, and strengthening overall socio-economic development (Table 5).

Table 5  
Indicators of the effectiveness of financing by commercial banks of business entities<sup>7</sup>

Indicator	2021	2025
Loan application review period (days)	15–20	5–7
Share of online lending services (%)	18	62
Volume of microcredits (trln soums)	9,4	28,7
Loans allocated to women's entrepreneurship (trln soums)	3,2	12,5
Loans allocated for youth entrepreneurship (trln soums)	2,7	10,8

The analysis indicates that, in recent years, lending processes have become significantly more efficient as a result of the digitalization of banking services. While the average loan application review period in 2021 ranged from 15-20 days, by 2025 this indicator had decreased to 5-7 days. This improvement reflects the growing effectiveness of digital technologies in banking operations and demonstrates the successful modernization of lending procedures.

<sup>6</sup> Source: Prepared by the author based on data obtained from the Central Bank of the Republic of Uzbekistan and the Statistics Agency of the Republic of Uzbekistan.

<sup>7</sup> Created by author.



At the same time, the share of online credit services increased from 18% to 62%, highlighting the rapid development of digital banking services. The expansion of online financial services has improved access to banking products for entrepreneurs, reduced transaction costs, enhanced operational efficiency, and simplified the process of obtaining financial resources.

The results of the analysis further demonstrate that the increasing volume of financial support provided by commercial banks to business entities has had a positive impact on expanding the role of small businesses in the national economy, creating new employment opportunities, and stimulating investment activity. In addition, the continued digitalization of lending processes, the improvement of credit-scoring systems, the attraction of resources from international financial institutions, and the expansion of microfinance services are important factors for further enhancing the effectiveness of financial support and strengthening the sustainable development of entrepreneurship (Table 6).

Table 6

Priority directions for increasing the efficiency of financial support for business entities by commercial banks<sup>8</sup>

Problems. Measures for improvement	Expected economic effect	Problems. Measures for improvement
Length of the loan term	Full digitalization of credit processes and implementation of online platforms	The loan issuance period will be reduced by 2-3 times
High credit risks	Application of scoring systems and artificial intelligence technologies	The quality of credit decisions will improve, and problem loans will decrease
High collateral requirements	Expansion of credit guarantee and insurance mechanisms	Access to financial resources for small businesses will increase
Limited sources of financing	Attracting funds from international financial institutions	Long-term and low-cost resources will increase.
Low level of micro business financing	Expansion of microcredit and microfinance services	The number of new business entities will increase
Low financial literacy of the population and entrepreneurs	Development of financial education and consulting services	The level of effective use of credit funds will increase
Insufficient coverage of digital services	Widespread implementation of mobile banking and fintech services	The number of users of banking services will increase
Insufficient analysis of business projects	Strengthening project financing and business model analysis	Efficiency of investment projects will increase
Limited volume of financing for youth and women's entrepreneurship	Expansion of preferential credit programs	Employment and entrepreneurial activity will increase
Low efficiency of credit monitoring	Implementation of the Early Warning System (EWS)	An opportunity will be created for the early detection of non-performing loans

As can be observed from the data presented in the table, improving the effectiveness of financial support for business entities is closely associated with the digitalization of banking services, the enhancement of credit risk management practices, and the diversification of financing sources. In particular, the introduction of advanced credit-scoring systems, artificial intelligence, and modern digital banking technologies contributes to accelerating lending procedures, increasing operational efficiency, and reducing the influence of subjective factors in credit decision-making processes.

Furthermore, the attraction of resources from international financial institutions and the expansion of microfinance services create additional opportunities to satisfy the growing demand of small business entities for financial resources. At the same time, the development of credit-guarantee and insurance mechanisms broadens access to bank financing, including for entrepreneurs with limited collateral capacity, thereby strengthening financial inclusion and supporting entrepreneurial activity.

Overall, the implementation of these measures is expected to significantly enhance the effectiveness of financial support provided to business entities, improve loan repayment performance, strengthen the quality of bank loan portfolios, and reduce the share of non-performing loans. As a result, the private sector is likely to develop more dynamically, contributing to sustainable economic growth, increased investment activity, higher employment levels, and the overall socio-economic development of the country (Table 7).

<sup>8</sup> Source: Prepared by the author based on data from the Central Bank of the Republic of Uzbekistan, the Statistics Agency, the Ministry of Economy and Finance, and an analysis of international experience.



Table 7  
Indicators for assessing the efficiency of financial support for business entities<sup>9</sup>

Indicators	Unit of measurement. Effect on performance	Indicators
Volume of allocated loans	trillion UZS	Positive
Loan repayment	%	Positive
Share of non-performing loans	%	Negative
Number of small business entities	thousand units	Positive
New jobs created	thousand persons	Positive
Share of small business in GDP	%	Positive
Number of exporting enterprises	units	Positive
Share of digital loans	%	Positive

As can be seen from the data presented in the table, the effectiveness of financial support provided to business entities should be evaluated not only on the basis of the volume of loans allocated but also through the economic outcomes generated by these financial resources. From this perspective, such indicators as loan repayment performance, the share of non-performing loans, employment levels, and the contribution of business entities to gross domestic product serve as important criteria for assessing the effectiveness of financial support. A comprehensive evaluation based on these indicators makes it possible to determine the economic efficiency of lending activities, assess the sustainability of financing mechanisms, and identify opportunities for further improving the effectiveness of financial support provided by commercial banks (Figure 1).

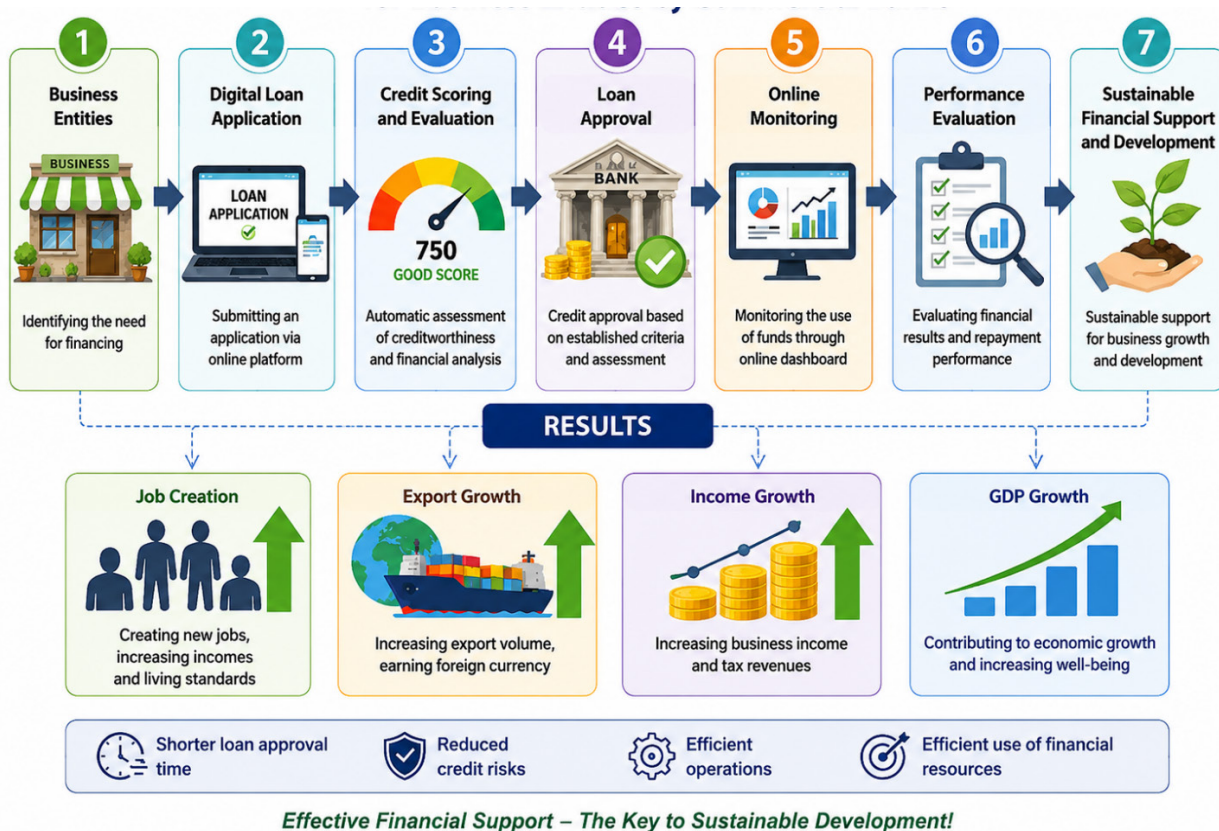


Figure 1. Mechanism for increasing the efficiency of financial support for business entities.

<sup>9</sup> Created by author.



In the proposed mechanism, the financing process for business entities is organized on the basis of advanced digital technologies. The application of these technologies contributes to shortening loan processing periods, improving the efficiency of lending operations, reducing credit risks, and enhancing the economic effectiveness of allocated financial resources. Furthermore, the establishment of a continuous monitoring system for the targeted and efficient use of credit funds strengthens credit discipline, improves the quality of loan portfolios, and minimizes the risk of non-performing loans. As a result, the overall effectiveness of financial support provided to business entities is expected to increase significantly.

## CONCLUSIONS AND RECOMMENDATIONS

The results of the study demonstrate that financial support provided by commercial banks to business entities plays a significant role in ensuring sustainable economic growth and strengthening the private sector. Bank lending remains one of the primary sources of financing for business entities and contributes to the expansion of production capacity, the creation of new employment opportunities, the stimulation of investment activity, and the enhancement of overall economic performance.

The analysis revealed that the volume of lending within the banking system of the Republic of Uzbekistan has exhibited a stable upward trend in recent years. In particular, the loan portfolio increased from 270.7 trillion UZS in 2020 to 533.1 trillion UZS in 2025, indicating the growing capacity of commercial banks to finance economic development. At the same time, the share of small business and private entrepreneurship in gross domestic product has remained above 55%, confirming the important contribution of this sector to the national economy.

The study also identified several factors influencing the effectiveness of financial support for business entities. These include the relatively high cost of credit resources, stringent collateral requirements, lengthy lending procedures in certain cases, limitations in the transparency of financial information, and disparities in the development of digital lending technologies across regions. Addressing these issues is essential for expanding entrepreneurs' access to financial resources and enhancing the overall efficiency of the financial support system.

An examination of international experience indicates that developed economies actively utilize digital lending platforms, advanced credit-scoring systems, credit-guarantee mechanisms, credit insurance instruments, microfinance services, and fintech technologies to support business development. The successful implementation of these instruments has contributed to accelerating lending procedures, reducing credit risks, improving financial inclusion, and expanding access to finance for entrepreneurs.

Based on the findings of the study, it is advisable to further digitalize lending processes through the establishment of integrated digital platforms for loan application submission, assessment, and approval. The introduction of modern credit-scoring systems based on artificial intelligence, Big Data, and Machine Learning technologies would improve the accuracy of creditworthiness assessments and enhance risk management practices. Furthermore, the broader attraction of preferential resources from international financial institutions, including the World Bank, the Asian Development Bank, and the Islamic Development Bank, would contribute to reducing financing costs and expanding access to affordable credit resources.

Additional improvements may be achieved through the further development of credit-guarantee and insurance mechanisms, particularly for entrepreneurs with limited collateral capacity. Expanding the scope of microcredit, microleasing, and other microfinance services would create additional opportunities for newly established business entities. Special financing programs and support mechanisms for youth and women entrepreneurs would also contribute to strengthening inclusive entrepreneurial development.

The study further highlights the importance of improving financial literacy among entrepreneurs through continuous educational programs focusing on business planning, financial management, and the effective utilization of credit resources. At the same time, the expansion of fintech solutions, mobile banking services, online lending platforms, and digital payment systems would improve access to banking services and increase operational efficiency. Strengthening credit monitoring systems through the implementation of Early Warning System (EWS) technologies would facilitate the early identification of potential credit risks and contribute to maintaining the quality of loan portfolios. In addition, the introduction of a comprehensive evaluation framework based on economic efficiency, employment creation, production growth, and export performance indicators would provide a more accurate assessment of the effectiveness of financial support provided to business entities.

Overall, the implementation of the proposed measures is expected to expand business entities' access to financial resources, improve lending efficiency, enhance loan repayment performance, strengthen the role of the private sector in the national economy, and contribute to sustainable economic growth, employment generation, and the improvement of public welfare.



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**Ingliz tili muharriri:** Feruz HAKIMOV

**Musahhih:** Zokir ALIBEKOV

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**2026. № 6/5**

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**Litsenziya raqami:** №046523. PNFL: 30407832680027

**Manzilimiz:** Toshkent shahar, Mirzo Ulug'bek tumani  
Kumushkon ko'chasi, 26-uy.



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