



IQTISODIYOT & TARAQQIYOT

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SCIENTIFIC AND METHODOLOGICAL FOUNDATIONS FOR FORMING MONITORING MECHANISMS FOR ASSESSING THE LEVEL OF FINANCIAL INCLUSION BASED ON AN INFORMATION SYSTEM

Adashaliyev Bakhtiyorjon Valisher o'g'li

Tashkent State University of Economics

Department of Accounting

Senior Lecturer, PhD

Abstract. This study develops a methodology for designing monitoring mechanisms based on information systems to assess the level of financial inclusion. It proposes a method for constructing a composite financial inclusion index using a two-stage principal component analysis (PCA). The research also examines the impact of digital financial services on inclusiveness within the context of developing economies and analyzes the architecture of real-time monitoring dashboards. The results provide practical tools that can be applied by government agencies, central banks, and international organizations for policy formulation and evaluation.

Key words: financial inclusion, monitoring system, information technology, composite index, principal component analysis, digital financial services.

Annotatsiya. Ushbu tadqiqot moliyaviy inklyuziya darajasini baholash uchun axborot tizimlariga asoslangan monitoring mexanizmlarini shakllantirish metodologiyasini ishlab chiqadi. Tadqiqotda ikki bosqichli asosiy komponentlar tahlili (PCA) yordamida kompozit moliyaviy inklyuziya indeksini qurish metodologiyasi taklif etiladi. Rivojlanayotgan iqtisodiyotlar kontekstida raqamli moliyaviy xizmatlarning inklyuzivlikka ta'sirini o'rganish, shuningdek, real vaqt rejimidagi monitoring dashboardlarining arxitekturasi tahlil qilinadi. Natijalar davlat organlari, markaziy banklar va xalqaro tashkilotlar uchun siyosatni shakllantirish va baholashda qo'llanilishi mumkin bo'lgan amaliy vositalarni taqdim etadi.

Kalit so'zlar: moliyaviy inklyuziya, monitoring tizimi, axborot texnologiyalari, kompozit indeks, asosiy komponentlar tahlili, raqamli moliyaviy xizmatlar.

Аннотация. В данном исследовании разработана методология формирования механизмов мониторинга, основанных на информационных системах, для оценки уровня финансовой инклюзии. В исследовании предложена методика построения составного индекса финансовой инклюзии с использованием двухэтапного анализа главных компонент (PCA). Также проанализировано влияние цифровых финансовых услуг на инклюзивность в контексте развивающихся экономик и архитектура панелей мониторинга в режиме реального времени. Полученные результаты представляют собой практические инструменты, которые могут быть использованы государственными органами, центральными банками и международными организациями при формировании и оценке финансовой политики.

Ключевые слова: финансовая инклюзия, система мониторинга, информационные технологии, составной индекс, анализ главных компонент, цифровые финансовые услуги.

INTRODUCTION

Financial inclusion is recognized as a key factor of modern economic development, encompassing access to formal financial services, their effective use, and the quality of services provided [1]. According to World Bank



data, in 2024 the share of adults with an account in developing countries reached 79 percent, demonstrating significant growth compared to 51 percent in 2011 [2]. However, despite this positive trend, approximately 1.4 billion adults remain excluded from banking services, which underscores the need to establish effective monitoring and evaluation systems [3].

The field of measuring and monitoring financial inclusion has developed substantially over the past decade. Since 2011, the Global Findex database has been updated every three years, collecting demand-side data on the use of financial services in more than 140 countries [4]. The G20 Financial Inclusion Indicators set, approved in 2012, includes 69 indicators covering access, usage, and quality of services [5]. These global initiatives have laid an important foundation for monitoring financial inclusion at the national level.

The rapid development of digital technologies has fundamentally transformed the financial inclusion landscape. Mobile money services, particularly in Africa and Asia, have expanded access to financial services in regions where traditional banking infrastructure is underdeveloped [6]. The International Monetary Fund (IMF) has developed a Digital Financial Inclusion Index and introduced a methodology for measuring the impact of digital services on inclusiveness in 52 developing countries [7]. These changes have imposed new requirements on monitoring systems, which must now cover not only traditional banking services but also digital financial services.

The purpose of this study is to develop a scientific and methodological approach to the formation of monitoring mechanisms for assessing the level of financial inclusion based on an integrated information system. To achieve this objective, the following tasks were set: first, to conduct a critical analysis of existing financial inclusion measurement methodologies; second, to implement a two-stage PCA approach for calculating a composite index; third, to design the conceptual architecture of a real-time monitoring dashboard; and fourth, to develop recommendations for implementing the proposed system in the context of Uzbekistan.

REVIEW OF LITERATURE ON THE SUBJECT

The concept of financial inclusion has been interpreted in various ways in academic literature. Sarma conceptualized financial inclusion through three dimensions: penetration, availability, and usage [8]. This approach was subsequently developed by many researchers. Demirgüç-Kunt and Klapper, using Global Findex data, examined disparities in the use of financial services across and within countries and identified the impact of individual characteristics on financial inclusion [9]. Chakravarty and Pal applied a fuzzy logic approach, enabling financial inclusion membership to be assessed as a continuous variable [10].

The impact of financial inclusion on sustainable development has been demonstrated in numerous empirical studies. Allen et al. showed that access to formal accounts is associated with poverty reduction, income smoothing for households, and stimulation of economic activity [11]. Park and Mercado identified a positive correlation between financial inclusion and economic growth in Asian countries [12]. These studies substantiate the need to view financial inclusion as an integral component of national and regional development strategies.

There are two main approaches to measuring financial inclusion: nonparametric and parametric methods. Nonparametric approaches assign exogenous weights to indicators, often based on researcher intuition. Lockwood (2004) demonstrated the sensitivity of such approaches to weighting schemes, showing that small changes can significantly alter results [13]. Sarma constructed a financial inclusion index using a methodology similar to the Human Development Index, ensuring consistency with UNDP development indicators [8].

Parametric methods, particularly principal component analysis (PCA), assign indicator weights endogenously based on the data structure. Camara and Tuesta proposed a two-stage PCA methodology, which is statistically robust and suitable for high-dimensional data [14]. This approach was later developed further by Tram et al., Nguyen, and other researchers [15]. Pesqué-Cela et al. applied confirmatory factor analysis (CFA), highlighting the importance of a systematic approach in constructing financial inclusion indices [16].

Digital financial inclusion technologically extends the traditional concept of financial inclusion. In a dedicated IMF study, Sahay et al. examined the impact of fintech on financial inclusion, emphasizing the role of digital payments, mobile money, and internet banking services [17]. Loukoianova et al. (2019), using the case of Pacific island countries, demonstrated the role of digital financial services in expanding access to finance [18].

National Financial Inclusion Strategies (NFIS) require robust monitoring and evaluation systems. The World Bank (2018) published a practical guide for the design and implementation of NFIS, emphasizing the critical role of monitoring and evaluation (M&E) frameworks [19]. The Alliance for Financial Inclusion (AFI) developed a Core Set of indicators, providing member countries with a framework for collecting and monitoring financial inclusion data [20]. These global initiatives serve as a methodological foundation for establishing national-level monitoring systems.



RESEARCH METHODOLOGY

The study employs a mixed research design that combines quantitative and qualitative methods. The quantitative component involves calculating a composite financial inclusion index based on a two-stage PCA methodology. The qualitative component focuses on developing the conceptual architecture of the monitoring system and analyzing its key components.

The data sources include the World Bank Global Findex database (2021, 2025) [2], the IMF Financial Access Survey (FAS) [21], data from the International Telecommunication Union (ITU), the GSMA Mobile Money dataset, and statistical bulletins of the Central Bank of the Republic of Uzbekistan [22]. These sources collectively cover the access, usage, and quality dimensions of financial inclusion.

To calculate the composite financial inclusion index, a two-stage principal component analysis (PCA) is applied. This methodology was developed by Camara and Tuesta (2014) and has since been widely used in empirical studies [14]. In the first stage, sub-indices are calculated for each dimension (access, usage, and quality). The indicators are normalized, and weight coefficients are determined through PCA. In the second stage, the three sub-indices are aggregated to compute the overall Financial Inclusion Index (FII).

The advantages of the PCA method are as follows. First, it assigns weights endogenously, avoiding exogenous (subjective) weighting schemes. Second, it is statistically sound and robust for high-dimensional datasets. Third, it accounts for correlations among indicators. The main limitation of the method is that the results depend on the selected indicators and sample, which may complicate cross-country comparisons of index values.

The architecture of the monitoring system consists of four main layers: the data sources layer, the data processing layer, the analytics layer, and the visualization layer. The data sources layer integrates data from the central bank, commercial banks, microcredit institutions, payment system operators, and statistical agencies. The processing layer implements ETL (Extract–Transform–Load) procedures, including data cleaning, normalization, and validation. The analytics layer includes PCA computation, regression analysis, cluster analysis, and forecasting algorithms. The visualization layer provides a real-time monitoring dashboard, displaying interactive charts, maps, and key performance indicators (KPIs).

ANALYSIS AND RESULTS

As a result of applying the two-stage PCA methodology, the financial inclusion index is calculated across three dimensions. According to Global Findex 2025 data, financial inclusion indicators in developing countries showed significant improvement, with the share of adults owning an account reaching 79 percent [2]. Digital payments and mobile money services played a particularly important role in expanding financial inclusion in Sub-Saharan Africa and South Asia.

Table 1 presents the indicators used to calculate the financial inclusion index and their respective data sources. The weight coefficients determined through PCA are shown for each dimension. Within the access dimension, the highest weight is assigned to the number of bank branches (0.312); within the usage dimension, to the share of account holders (0.428); and within the quality dimension, to the level of financial literacy (0.356) (Table 1).

Table 1. Financial Inclusion Index Indicators and Weight Coefficients¹

Dimension	Indicator	Source	Weight
Access	Bank branches (per 100,000 population)	IMF FAS	0.312
	ATMs (per 100,000 population)	IMF FAS	0.287
	Mobile money agents	GSMA	0.221
	Internet penetration (percent)	ITU	0.180
Usage	Share of account holders (percent)	Global Findex	0.428
	Share of borrowers (percent)	Global Findex	0.298
	Share of savers (percent)	Global Findex	0.274
Quality	Financial literacy (percent)	OECD/INFE	0.356
	Consumer protection index	World Bank	0.332
	Complaint resolution speed	Central Bank	0.312

¹ Developed by the author

Figure 1 illustrates the overall architecture of the financial inclusion monitoring system. The system consists of four core components: data sources, an integration module, an analytics module, and a dashboard module. Each component operates independently and is interconnected through RESTful APIs. Data are stored in a centralized database, ensuring differentiated access levels for various user groups (Figure 1).

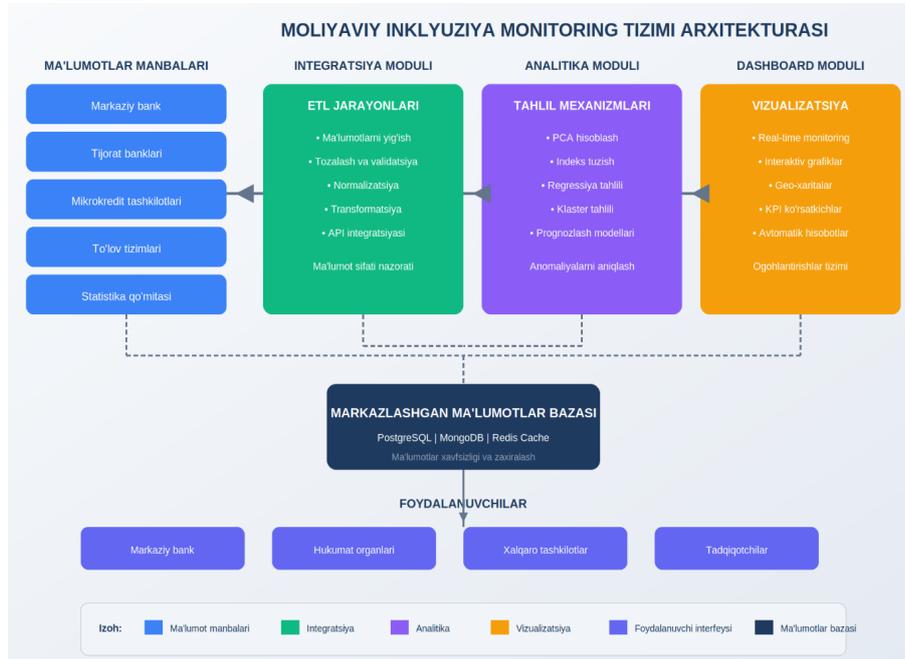


Figure 1. Architecture of the Financial Inclusion Monitoring System²

The key advantages of the system include the ability to process data in real time, integration of data from multiple sources, automated report generation, and user-customized interfaces. The system architecture is based on microservices principles, which allows each component to be scaled and updated independently. Data security is ensured through role-based access control (RBAC) and encryption mechanisms.

Figure 2 presents a visual representation of the methodology used to calculate the financial inclusion index. A two-stage PCA approach is applied: in the first stage, sub-indices are calculated for the three dimensions (access, usage, and quality), while in the second stage these sub-indices are aggregated into a single composite index. This approach eliminates the problem of subjective weight assignment and ensures statistically grounded results (Figure 2).

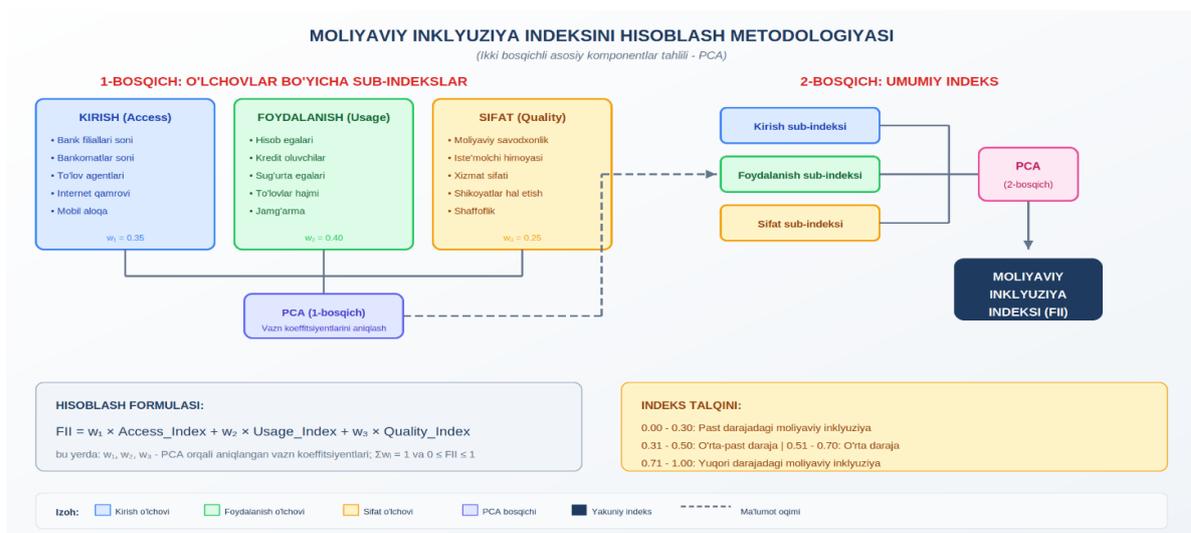


Figure 2. Methodology for Calculating the Financial Inclusion Index³

2 Developed by the author
3 Developed by the author



Since 2017, the Central Bank of the Republic of Uzbekistan has identified financial inclusion as a priority policy objective. Legislative changes introduced in 2019 expanded the mandate of the Central Bank to include measures aimed at promoting financial inclusion and improving financial literacy [22]. The “Digital Uzbekistan – 2030” strategy emphasizes the digitalization of financial services and the expansion of banking services in rural areas [23]. These initiatives establish a solid institutional foundation for the development of a financial inclusion monitoring system.

Table 2 presents a proposed step-by-step approach to implementing the monitoring system in Uzbekistan. For each stage, the key activities, responsible institutions, and expected timelines are specified. This approach is based on international experience, particularly the cases of Mexico and Peru (Table 2) [24].

Table 2. Stages of Implementing the Monitoring System⁴

Stage	Key Activities	Responsible Institution	Timeline
Stage 1	Development of data infrastructure and identification of indicators	Central Bank, Statistics Committee	6 months
Stage 2	Development and testing of the IT system	Central Bank IT Department	12 months
Stage 3	Implementation of a pilot project (selected regions)	Central Bank, Regional Units	6 months
Stage 4	Full-scale implementation and staff training	All financial institutions	12 months
Stage 5	Continuous monitoring and system improvement	Central Bank	Ongoing

CONCLUSIONS AND SUGGESTIONS

Based on the findings of the study, the following conclusions are drawn. First, a monitoring mechanism based on an integrated information system is a necessary tool for the effective formulation and evaluation of national financial policy aimed at assessing the level of financial inclusion. The two-stage PCA methodology allows indicator weights to be assigned on a statistical basis, making it preferable to exogenous (subjective) approaches [14].

Second, the four-layer architecture of the monitoring system—data sources, integration, analytics, and visualization—enables real-time collection, processing, and analysis of data from multiple sources. The microservices-based approach ensures system scalability and resilience. To safeguard data security and confidentiality, role-based access control and encryption mechanisms are essential.

Third, a phased approach is recommended for implementing the monitoring system in the context of Uzbekistan. The “Digital Uzbekistan – 2030” strategy and the Central Bank’s initiatives on financial inclusion [22], [23] provide the necessary institutional framework for establishing such a system. Cooperation with international organizations, particularly the World Bank and the Alliance for Financial Inclusion (AFI), is crucial for methodological support and knowledge exchange.

The following practical recommendations are proposed:

1. Establish a dedicated financial inclusion monitoring unit within the Central Bank of the Republic of Uzbekistan and grant it appropriate authority.
2. Develop a National Financial Inclusion Strategy (NFIS) and incorporate a monitoring and evaluation framework within it.
3. Integrate digital financial services indicators into the monitoring system.
4. Develop a real-time monitoring dashboard and make it accessible to the Central Bank, government agencies, and researchers.
5. Introduce a national system of indicators aligned with international standards, particularly the G20 Financial Inclusion Indicators and the AFI Core Set of Indicators [5], [20].

Future research directions may include integrating artificial intelligence and machine learning algorithms into the monitoring system, conducting deeper analysis of the relationship between financial inclusion and economic development, and evaluating the effectiveness of targeted policies aimed at reducing regional disparities.

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