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DIGITAL TRANSFORMATION OF FINANCIAL RESOURCE MANAGEMENT IN PUBLIC SOCIAL SECTOR INSTITUTIONS

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Annotatsiya. Davlat ijtimoiy soha muassasalarida moliyaviy resurslarni boshqarishni raqamli transformatsiya qilishning nazariy va metodologik asoslari hamda O'zbekistonda ushbu jarayonning amaldagi holati tadqiq etilgan. Ijtimoiy soha muassasalarida moliyaviy boshqaruv samaradorligini oshirishning asosiy vositalari sifatida raqamli budjetlashtirish, elektron g'aznachilik tizimlari, ma'lumotlar integratsiyasi, sun'iy intellekt texnologiyalari va natijadorlikka asoslangan moliyalashtirish mexanizmlarining o'rni tahlil qilingan. Moliyaviy boshqaruv jarayonlarini yagona ma'lumotlar arxitekturasida integratsiyalash, real vaqt rejimida monitoring olib borish, prognozlash imkoniyatlarini kengaytirish hamda xarajatlar va erishilgan natijalar o'rtasidagi bog'liqlikni kuchaytirishning ustuvor yo'nalishlari asoslangan. Shuningdek, davlat ijtimoiy soha muassasalarida moliyaviy resurslarni boshqarish samaradorligi, shaffofligi va hisobdorligini oshirishga qaratilgan yagona raqamli moliyaviy boshqaruv modeli taklif etilgan.

Kalit so'zlar: raqamli transformatsiya, davlat moliyasi, ijtimoiy soha, moliyaviy resurslar, raqamli budjetlashtirish, elektron g'aznachilik, sun'iy intellekt, davlat moliyasini boshqarish, natijadorlikka asoslangan budjetlashtirish, moliyaviy boshqaruv.

Аннотация. Исследованы теоретические и методологические основы цифровой трансформации управления финансовыми ресурсами государственных учреждений социальной сферы, а также современное состояние данного процесса в Узбекистане. Проанализирована роль цифрового бюджетирования, электронных казначейских систем, интеграции данных, технологий искусственного интеллекта и механизмов финансирования, ориентированного на результат, как ключевых инструментов повышения эффективности финансового управления в учреждениях социальной сферы. Обоснованы приоритетные направления интеграции процессов финансового управления на основе единой архитектуры данных, осуществления мониторинга в режиме реального времени, расширения возможностей прогнозирования и усиления взаимосвязи между государственными расходами и достигнутыми результатами. Предложена единая модель цифрового финансового управления, направленная на повышение эффективности, прозрачности и подотчётности управления финансовыми ресурсами государственных учреждений социальной сферы.

Ключевые слова: цифровая трансформация, государственные финансы, социальная сфера, финансовые ресурсы, цифровое бюджетирование, электронное казначейство, искусственный интеллект, управление государственными финансами, бюджетирование, ориентированное на результат, финансовое управление.

Abstract. The theoretical and methodological foundations of the digital transformation of financial resource management in public social sector institutions, as well as the current state of this process in Uzbekistan, are examined. The roles of digital budgeting, electronic treasury systems, data integration, artificial intelligence technologies, and performance-based financing mechanisms are analyzed as key instruments for improving the efficiency of financial management in social sector institutions. Priority areas for integrating financial management processes through a unified data architecture, enabling real-time monitoring, enhancing forecasting capabilities, and strengthening the linkage between public expenditures and achieved outcomes are substantiated. A unified digital financial management framework is also proposed to improve the efficiency, transparency, and accountability of financial resource management in public social sector institutions.

Keywords: digital transformation, public finance, social sector, financial resources, digital budgeting, e-treasury, artificial intelligence, public financial management, performance-based budgeting, financial management.

INTRODUCTION

Public social sector institutions—including organizations operating in education, healthcare, social protection, culture, sports, and other areas—are among the major institutional users of public financial resources. The effective management of financial resources in these institutions is important not only for the rational allocation and utilization of public funds but also for determining the quality and effectiveness of public services provided to the population.

Contemporary public financial management is gradually moving from the traditional “planning–financing–reporting” model toward a “data–analysis–forecasting–decision-making–monitoring” model. Digitalization enables governments to automate financial processes, utilize real-time data, strengthen expenditure control, improve forecasting, and increase fiscal transparency. In this context, digital public financial management represents not merely the introduction of information technologies but also a transformation of the institutional mechanisms through which public financial decisions are made. The International Monetary Fund emphasizes that digital public financial management can enhance the automation of budget processes, facilitate the use of real-time information, strengthen expenditure controls, and improve fiscal transparency.

Uzbekistan has also entered a new stage of public financial digitalization. On 26 June 2025, Presidential Decree No. PF-105, *On Measures to Introduce Modern Digital Services in the Treasury and Pension Provision Systems*, was adopted. The decree provides for the introduction of an integrated “Digital Treasury” platform, the automated management of budgetary funds, liquidity forecasting, online monitoring of financial operations, and the application of artificial intelligence technologies to financial risk management. Against this background, the digital transformation of financial resource management in public social sector institutions has acquired particular theoretical and practical significance.

Research Objective. The objective of this study is to develop a digital transformation model aimed at improving the efficiency of financial resource management in public social sector institutions and to identify priority directions for its implementation in Uzbekistan. To achieve this objective, the study addresses the following tasks:

- to clarify the essence of the digital transformation of financial management in public social sector institutions;
- to examine international academic and institutional approaches to digital public financial management;
- to assess the current state of public budget expenditures and social spending in Uzbekistan;
- to identify the major challenges associated with the digitalization of financial management;
- to examine international experience and determine its applicability to Uzbekistan;
- to develop an improved digital financial management model for public social sector institutions.

LITERATURE REVIEW

The theoretical foundations of the digitalization of public finance have been extensively studied by international scholars, including Sanjeev Gupta, Michael Keen, Alpa Shah, and Genevieve Verdier. In their edited volume *Digital Revolutions in Public Finance*, the authors emphasize that digitalization fundamentally changes the mechanisms through which governments collect, process, exchange, and utilize information for decision-making. Digital technologies are shown to generate significant efficiency gains not only in tax administration but also in public expenditure management, the financing of social programs, and public financial management.¹ This approach provides an important methodological foundation for the present study. It suggests that digitalization in public social sector institutions should not be understood merely as the conversion of paper-based procedures into electronic formats. Rather, it should be viewed as an integrated process covering the entire chain from the generation of financial information to managerial decision-making.

Cangiano’s research on the integration of government digitalization and public financial management is also particularly relevant. The author demonstrates that integrating digital technologies with Public Financial Management (PFM) systems can improve budget execution, payments, accounting, and financial control.² Particular attention is given to the role of digital financial systems in providing timely public finance information and improving the quality of managerial decisions.

More recent research by Pattanayak, Rivero del Paso, Tourpe, and Cho reflects the emerging next stage of digital PFM. Their work emphasizes the transition toward real-time, data-driven decision-making in public financial management.³ Artificial intelligence can potentially be used to support budget preparation, verify financial data, automate reporting, and identify anomalies in internal control and audit processes.

The theoretical foundations of public finance, public budgeting, treasury management, budgetary control, and financial resource management in public institutions have also been extensively studied by Uzbek scholars. The works of T.S. Malikov and O.O. Olimjonov address fundamental issues related to the nature of finance, financial policy, financial planning and forecasting, financial control, public budgets, revenues, and expenditures.

In T.S. Malikov’s approach, financial planning, forecasting, and control constitute closely interconnected

1 Gupta, S., Keen, M., Shah, A., & Verdier, G. (Eds.). (2017). *Digital Revolutions in Public Finance*.

2 Cangiano, M. (2017). *Integration of Government Digitalization and Public Financial Management—Initial Evidence*.

3 Pattanayak, S., Rivero del Paso, L., Tourpe, H., & Cho, C. (2026). *Harnessing Emerging Digital Technologies toward a New Frontier of Public Financial Management*.

components of financial management.⁴ Under conditions of digital transformation, these traditional mechanisms acquire new dimensions through the application of big data, analytical platforms, and artificial intelligence.

Similarly, B.I. Nurmuxamedova and Sh.K. Xamdorov's textbook *Public Finance* provides a systematic examination of public finance, the budget system, and economic relations associated with public budgets and public funds.⁵ These theoretical approaches provide an important conceptual foundation for analyzing the transformation of public financial management through digital technologies.

RESEARCH METHODOLOGY

The study is based on the institutional theory of public financial management, the concept of digital transformation, and performance-oriented budgeting approaches.

The financial resource management process of a public social sector institution can be represented through the following functional chain:

Financial needs → Budget planning → Allocation of funds → Expenditure → Outcomes → Monitoring → Evaluation → Re-planning

Under a traditional system, each stage may rely on separate databases, documents, and approval mechanisms. Digital transformation, by contrast, seeks to connect these processes through a unified data architecture.

The following research methods were employed:

- system analysis—to examine financial management processes as an integrated system;
- comparative analysis—to compare Uzbekistan's experience with international practices;
- statistical analysis—to assess trends in public expenditure and social spending;
- institutional analysis—to examine the institutions responsible for public financial management and their functions;
- content analysis—to analyze materials published by international organizations and national regulatory institutions;
- modeling—to develop a digital financial management model for public social sector institutions.

A key methodological principle of this research is “digital transformation rather than mere digitalization.” In other words, simply converting existing paper-based procedures into electronic formats is insufficient for achieving comprehensive digital transformation. The financial management process itself should be redesigned around integrated data, automation, analytics, and outcome-oriented decision-making.

ANALYSIS AND RESULTS

Digitalization within Uzbekistan's public financial management system has accelerated significantly in recent years. The Open Budget platform provides publicly accessible information on public budget parameters, budget execution, expenditures, and other financial indicators. Budget information for 2024, 2025, and 2026 has been regularly published through the platform.

For 2025, consolidated budget expenditures were projected at UZS 480.5 trillion, while state budget expenditures were projected at UZS 290.4 trillion. The total amount allocated from the republican budget to first-level budget fund managers was set at UZS 322.9 trillion. Of this amount, approximately UZS 59.63 trillion was allocated to the Ministry of Preschool and School Education.

For 2026, the total limit allocated from the republican budget to first-level budget fund managers was set at approximately UZS 328.37 trillion, including UZS 63.69 trillion for the Ministry of Preschool and School Education.

According to the 2024 Citizens' Budget, total state budget expenditures were projected at UZS 312.9 trillion, of which 48.4% was planned for social expenditures. This demonstrates the significant role of social sector financing within Uzbekistan's public financial system and highlights the importance of further improving the efficiency of financial resource management in this area.

The development of the Open Budget system has also become an important institutional mechanism for increasing fiscal transparency. In 2025, 4,772 projects were selected as winners under the Participatory Budgeting initiative, with UZS 6.48 trillion allocated for their implementation. These figures demonstrate the scale of public financial resources involved and, consequently, the growing importance of digital monitoring and analytical systems.

The analysis of Uzbekistan's current practices makes it possible to identify the following key areas for further development.

4 Malikov, T. S. (2020). *Finance: Theoretical Foundations*. Textbook. Tashkent: Tashkent Institute of Finance.

5 Nurmuxamedova, B. I., & Xamdorov, Sh. K. (2021). *Public Finance*. Textbook. Tashkent: Iqtisod-Moliya.

Integration of data. In some institutions, further integration of financial, human resource, procurement, and performance data can enhance managers' ability to obtain a comprehensive and real-time picture of institutional financial performance.

Strengthening the linkage between expenditure and outcomes. Although information on the utilization of financial resources is available, mechanisms for assessing the social outcomes generated by such expenditures in real time can be further developed.

Enhancing forecasting capacity. The broader application of artificial intelligence and predictive analytics can further strengthen the forecasting of the future financial needs of public social sector institutions.

Development of digital competencies. Further development of financial management personnel's competencies in digital analytics, data visualization, artificial intelligence, Business Intelligence, and other emerging technologies can contribute to more effective financial management.

Cybersecurity and data protection. The increasing centralization of financial and social data highlights the importance of further strengthening cybersecurity, data protection, access management, and risk mitigation mechanisms.

Measuring the effectiveness of digital transformation. The introduction of a digital system represents an important stage in the digital transformation process. Specific indicators should also be developed to measure economic efficiency, time savings, reductions in errors, improvements in control, and the quality of public services.

PROPOSED DIGITAL MODEL FOR FINANCIAL RESOURCE MANAGEMENT IN PUBLIC SOCIAL SECTOR INSTITUTIONS

Based on the findings of the study, the article proposes a "Unified Digital Financial Management Framework" for public social sector institutions.

Table 1

Digital Financial Management Model for Public Social Sector Institutions⁶

No.	Stage	Digital mechanism	Expected outcome
1	Planning	AI-based needs forecasting	More realistic budgeting
2	Budgeting	Electronic budget module	Optimal allocation of resources
3	Financing	Electronic treasury	Faster and more controllable payments
4	Procurement	E-procurement integration	Greater expenditure transparency
5	Monitoring	BI dashboard	Real-time financial monitoring
6	Performance management	KPIs and outcome indicators	Stronger expenditure–outcome linkage
7	Audit	Risk-based digital audit	Early identification of financial risks

The key feature of the proposed model is the transformation of financial management from a system primarily focused on "preparing reports" into a system designed to "support managerial decision-making." For example, a school's financial management system should not only indicate the amount of money spent. It should also provide information on expenditure per student, energy costs, the share of personnel expenditure, educational outcomes, infrastructure costs, and the relationship between these indicators.

Similarly, financial monitoring in a healthcare institution should extend beyond budget execution and include expenditure per patient, the efficiency of pharmaceutical utilization, the volume of medical services, and treatment outcomes. Therefore, the central question of a future digital financial management system should not be merely, "How much money was spent?" but rather, "What outcomes were achieved with the resources spent?" This transition represents a fundamental shift from input-oriented financial management toward outcome-oriented public financial management.

International experience. International experience demonstrates several important directions for the digital transformation of public financial management.

Estonia has developed an advanced model of digital public administration based on integrated digital infrastructure, automated data exchange, and interoperability among government institutions. An important lesson for Uzbekistan is the value of developing an integrated government data architecture alongside the further development of information systems.

India's experience demonstrates the potential of integrating large-scale digital payment systems with public financial management. According to IMF analyses, the integration of digital government payments with PFM

6 Source: Developed by the author based on the results of the research.

systems can improve payment processing, accounting, cash-flow management, and financial control.

The United Kingdom has developed extensive approaches to digital public services, open government data, and performance-oriented public management. This experience is particularly relevant to the development of a “user-centered public finance” approach in Uzbekistan.

South Korea has considerable experience in digital public administration, electronic public procurement, and integrated budget management. An important feature of the Korean approach is that digitalization has been treated not only as a technological project but also as an institutional transformation of public administration.

Based on international experience, five priority directions can be identified for Uzbekistan:

- creation of a unified financial data architecture;
- deeper integration of electronic treasury systems with public social sector institutions;
- introduction of AI- and BI-based forecasting and analytics;
- linking public expenditures with performance and outcome indicators;
- development of digital auditing and automated financial risk detection mechanisms.

The IMF’s recent approach similarly emphasizes that digital PFM systems should simultaneously contribute to fiscal discipline, efficient resource allocation, operational efficiency, transparency, and accountability.

The findings indicate that the digital transformation of financial resource management in public social sector institutions can be understood as a multidimensional institutional reform alongside its technological dimension.

First, the effectiveness of digital transformation is closely related to the quality and interoperability of underlying data. Common data standards and integrated information systems can enhance the managerial benefits generated by advanced technologies such as artificial intelligence.

Second, the transition toward performance-based financial management requires the development of measurable and reliable outcome indicators. Financial information should therefore be connected with indicators reflecting the quality and accessibility of public services.

Third, artificial intelligence and predictive analytics can significantly improve financial forecasting and risk management. At the same time, algorithmic tools can effectively complement managerial judgment. Human oversight, data quality, transparency, cybersecurity, and personal data protection remain essential conditions for their effective application.

Fourth, digital transformation can be supported by corresponding institutional and human-capital development. Financial management personnel should possess not only traditional accounting and budgeting skills but also competencies in data analysis, visualization, digital technologies, and risk management.

Thus, the successful digital transformation of public financial management can be supported through the simultaneous development of technology, institutions, data governance, human capital, and regulatory mechanisms.

CONCLUSION AND SUGGESTIONS

The study leads to the following scientific and practical conclusions.

First, the digital transformation of financial resource management in public social sector institutions extends beyond automation and represents a transformation of the institutional model of financial management. It involves the development of financial processes around integrated data, analytics, forecasting, and outcome-oriented decision-making.

Second, the development of the Open Budget system, electronic public services, electronic treasury mechanisms, and digital public administration infrastructure in Uzbekistan provides an important foundation for advancing financial management in the social sector. Presidential Decree No. PF-105 of 2025 and the planned implementation of the Digital Treasury platform further strengthen the institutional basis for this transformation.

Third, the significant share of social expenditures in the state budget highlights the importance of real-time monitoring of financial resources, stronger links between expenditure and outcomes, and the early identification of financial risks.

Fourth, the proposed Unified Digital Financial Management Framework can integrate the processes of budget planning, financing, procurement, monitoring, performance assessment, and digital auditing within a single information environment.

Fifth, the next stage of digital transformation in Uzbekistan can focus on the integration of existing information systems, the establishment of common data standards, and the systematic use of data for managerial decision-making.

Sixth, the application of artificial intelligence and Business Intelligence technologies creates new opportunities for improving the allocation and management of public financial resources. These technologies can be introduced together with effective human oversight, high-quality data governance, cybersecurity, and personal data protection mechanisms.

Overall, the digital transformation of financial resource management in public social sector institutions facilitates the transition from “digital documents” to “digital decisions” and from “expenditure control” to “outcome management.” Such a transformation can contribute to improving the efficiency, transparency, accountability, and social effectiveness of public financial resources.

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