

## Research on the Impact of Bank Activities on Economic Dynamics: International Experience

Mubariz Bagirov<sup>1</sup>, Nusret Babayev<sup>2</sup> and Avaz Alakbarov<sup>3</sup>

### ABSTRACT

The study scrutinized the regulatory approaches to banking in countries such as the USA, Germany, Switzerland, Turkey, Azerbaijan, and Uzbekistan through a detailed analysis of their legal and financial practices, which revealed the main principles and differences in banking regulation. The methodological approach included analysis of data from official websites of central banks and financial institutions of the USA, Germany, Switzerland, Turkey, Azerbaijan and Uzbekistan, as well as reports and analytical materials of leading financial publications. The main results of the research are the comparison of existing approaches to the regulation of banks in the countries with developed economies (USA, Switzerland, Germany, Turkey) and transition economies (Azerbaijan, Uzbekistan); the impact of financial innovations on banking activity was studied; the efficiency of regulatory reforms in the banking sector was assessed (on the example of the USA, Germany, Switzerland, Turkey, Azerbaijan, and Uzbekistan); the key aspects affecting the economic dynamics and financial stability of banking activity were disclosed, and the trends and challenges facing banking systems in the context of globalization and rapid development of financial technologies were defined; recommendations for improving the policy of regulating and stimulating banking activities were proposed to enhance economic stability and promote sustainable economic growth. The obtained results confirmed that efficient banking activity is an important factor of economic dynamics. The experience of other countries serves as a valuable source of knowledge in forming an effective strategy for the development of the banking system and the economy as a whole.

**Keywords:** Financial Crises, Innovations, Globalization of Finance, Regulatory Reforms, Financial Stability.

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<sup>1</sup> Faculty of Finance and Accounting, Azerbaijan State University of Economics, Baku, Azerbaijan, mubarizbagirov@outlook.com

<sup>2</sup> Faculty of Finance and Accounting, Azerbaijan State University of Economics, Baku, nusretbabayev312@gmail.com

<sup>3</sup> Faculty of Finance and Accounting, Azerbaijan State University of Economics, Baku, avazalakbarov32@outlook.com

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