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08.00.01 Iqtisodiyot nazariyasi
08.00.02 Makroiqtisodiyot
08.00.03 Sanoat iqtisodiyoti
08.00.04 Qishloq xo‘jaligi iqtisodiyoti
08.00.05 Xizmat ko‘rsatish tarmoqlari iqtisodiyoti
08.00.06 Ekonometrika va statistika
08.00.07 Moliya, pul muomalasi va kredit
08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit
08.00.09 Jahon iqtisodiyoti
08.00.10 Demografiya. Mehnat iqtisodiyoti
08.00.11 Marketing
08.00.12 Mintaqaviy iqtisodiyot
08.00.13 Menejment
08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
08.00.17 Turizm va mehmonxona faoliyati

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MUNDARIJA

Organizational Behavior and Leadership 10
Ibrokhim Gulomov

Baliqchilikda klasterlarini tashkil etishning nazariy asoslari 18
Olim Murtazayev, Muydinov Olim Bekmuratovich

Оценка состояния привлечения инвестиций в сферу туризма Узбекистана и механизмы управления 24
Арзиматов Бобирмирзо Зокирджон угли

Biologik aktivlar buxgalteriya hisobni milliy va xalqaro standartlarga muvofiq takomillashtirish masalalari ... 27
Axmadaliyeva Zebo Abduxalimovna

Aholi yashash joylarida yong'in risklarini bartaraf etish xizmatlardan foydalanish imkoniyatlari 32
Aziz Zikriyoev

O'zbekistonda ilmiy darajali kadrlar tayyorlash tizimi boshqaruvining tashkiliy tuzilmasi va vazifalari 40
Beknaeva Shaxnoza Vladimirovna

Mintaqaviy turizmning iqtisodiyot rivojlanishiga ta'siri (O'zbekiston turistik xizmatlar bozori misolida) 45
D. B. O'roqova

Qishloq xo'jaligi mahsulotlarini ko'paytirishning asosiy yo'llari 50
Ibrohimov Boburmirzo Baxtiyor o'g'li, Sayfiddinov Sarvarbek Anvarbek o'g'li

Sanoat korxonalarining aksiyalar bozoridagi faoliyati tahlili: muammolar va yechimlar 55
Igitov Jurabek Kuzibekovich

Qurilishda modernizatsiya va diversifikatsiya qilish asosida yangi ishlab chiqarish quvvatlarini oshirish 63
Islamov Ozodjon

Sanoat korxonalari innovatsion salohiyatini oshirishning tashkiliy-iqtisodiy mexanizmini takomillashtirish yo'llari 67
J. K. Boymurodov

Mamlakatda yashil iqtisodiyotni rivojlantirish yo'nalishlari 72
Kadirxodjayeva Nilufar Raxmatullayevna

BlokchEYn texnologiyalari yordamida raqamli iqtisodiyotni o'zgartirish 77
Karabayev Rustam Zafarovich, Saitkamolov Muxammadxo'ja Sobirxo'ja o'g'li

Raqamli iqtisodiyot sharoitida zamonaviy mehnat bozorining rivojlanishi 84
Layli Mirzayeva

Xizmat ko'rsatish sohasini rivojlantirishda investitsion resurslardan samarali foydalanish mexanizmlari 88
Luiza Komilovna Xaydarova

Umumta'lim muassasalari sonining ekonometrik tahlilini pedAgogik metodlar yordamida amalga oshirish 93
Ravshanova Muhayyo Maxmanazarovna

O'zbekiston tarixiy shaharlarida turistik faoliyati shakllanishi va ularni boshqarishning nazariy asoslari 98
Meliqulov G'ayrat Abdug'afforovich

Iqtisodiy rivojlanish va ilmiy tadqiqot rivojlanishining havo ifloslanish darajasiga ta'siri 105
Murodullayev Kamoliddin Sherzod o'g'li, Sadibekova Bibisora Djapparovna, Turdiqulov Farrux Ravshanjon o'g'li

Hududlarni rivojlantirish va "yashil iqtisodiyot"ni shakllantirishning ekologik muammolari 110
Maxkamov Saidafzal Saidkamol o'g'li, Yigitaliyeva Dilnavo Mansurjon qizi

Ekoturizm obyektining tasniflanishi va alohida xususiyatlari 116
Qodirov Azizjon Anvarovich

Mamlakatimiz oliy ta'lim tizimda sifat menejmentidan foydalanishning konseptual asoslari 121
Saidqulova Firuza Farmonovna

Bo'lajak iqtisodchilarning kasbiy kompetensiyalari 125
Shukurova Marifat Xodjiakbar qizi

Ta'limning bosqichlari va ularning inson kapitalini shakllantirishdagi ahamiyati 129
To'rayeva Hurriyat To'yqulovna

MUNDARIJA СОДЕРЖАНИЕ CONTENTS

Hududlarda to‘g‘ridan to‘g‘ri xorijiy investitsiyalarni jalb etish dasturini amalga oshirishda marketingni rivojlantirish yo‘llari 136
Xamidov O. X., Tojiyeva A. F.

Investitsiyalar marketingining strategik aspektlari 143
Xodjamberdiyeva Dilnoza Bahtiyorovna

Xorijiy investitsiyalarni jalb etishda investitsion muhit jozibadorligini oshirishga nazariy qarashlar 149
A. Bektemirov, A. A. Abdurahmonov

Qishloq xo‘jaligi raqobatbardoshligini oshirishning ilg‘or xorij tajribasi 154
Abdulloyev Asliddin Junaydullayevich, Ochilov Narzullo Fayzulloyevich

Sanoat ishlab chiqarish tizimining investitsion xususiyatlari 159
Yodgorova Xalima To‘lqinovna

Turizm sohasi uchun yuqori malakali kadrlarni tayyorlashda davlat va xususiy sherikchilikning o‘zaro bog‘liqligi tahlili 165
Raxmatov Adxam Itolmasovich

Mamlakatimizda turizm tashkilotlari faoliyatini qo‘llab-quvvatlash maqsadida marketing instrumentlari orqali samarali tizim yaratish 169
Suyunova Kamilla Baxromovna

Qishloq xo‘jaligida agrokimyo xizmatlar ko‘rsatishning iqtisodiy samaradorligini oshirish yo‘llari 173
Tabayev Azamat Zaripbayevich

Yashil iqtisodiyotga investitsiyalarni jalb qilishni faollashtirish muammolari 178
Xomitov K. Z., Masharipova S. R.

Considerations on the Problem of Illegal Migration and Human Trafficking 183
Azamatova Gulmira Bayirbekovna, Otarbayeva Guljan Kobeyevna

Sustainable Development and Environmental Economics in Uzbekistan: A Focus on Carbon Pricing and Renewable Energy 186
Muhammadiyev Po‘latjon Ilhomjon o‘g‘li, Uzganbayeva Dilnoza Toxtasinovna

The use of Digital Technologies in the Provision Of Utilities to the Population 192
Mamanazarov Oybek Shomurodovich, Inoyatova Durdona Shoxaydarovna, Alijonov Jamshid Alijon o‘g‘li

The Current State of the Digital Economy in the Agrarian Sphere: Problems and Solutions 196
Babadjanov Abdirashid Musayevich

Behavioral Theory of the Firm 201
Egamberdieva Oydin Abror qizi

The Role of Information Technologies in Increasing the Capitalization of Commercial Banks 207
Egamova Makhfurat Esanovna

Финансовые риски в исламском финансировании для внедрения в Республики Узбекистан 211
Абдуллоев Фуркат Олимджонович

Совершенствование методологии экспертизы инвестиционных проектов 216
Бекимбетова Гулнора Маратовна

Методические подходы к формированию механизмов стратегического управления развитием химической отрасли 223
Бибутова Шахло Саъдуллаевна

Меры по снижению доли теневой экономики в стране 228
Махмудова Юлдузхон Бахромжон қизи, Сафаров Гиёсиддин Абдуллаевич ўғли

Формирование национальной инновационной системы – одна из приоритетных задач повышения конкурентоспособности Республики Узбекистан 232
Н. М. Махмудов, А. А. Алиев, З. А. Мирзоев

Мониторинг и анализ современного состояния и развития промышленности в Узбекистане 237
Назарова Раъно Рустамовна, Исмоилова Малика Дилшодовна

Цифровая платформа как инструмент трансформации бизнес-процессов 243
Раупов Жамшид Рашидович

Роль применения ключевых показателей эффективности труда на предприятиях 249
Рахматуллаева Шахноза Хамидовна

Влияние цифровой трансформации на инвестиционную привлекательность Узбекистана......255
Саиткамолов Мухаммадхожа Сабирходжа угли, Маркабаева Жансая Айбек кызы

Организация и координация методической помощи при управлении педагогическими кадрами......261
Хакимова Майя Юрьевна

Интеграция узбекистана в мировое экономическое содружество путем унификации бухгалтерского учета на основе МСФО......266
Зарипова Саёхат Зафаровна

Tijorat banklari tomonidan investitsiya loyihalarini moliyalashni rivojlantirish imkoniyatlari......271
Abduqodirova Ozoda Anvarjon qizi

Tijorat banklari tomonidan jismoniy shaxslarga ajratilgan kreditlarning joriy tahlili......276
Abdusalomov Jaxongir O‘ktam o‘g‘li

Globallashuv sharoitida mamlakatimizda sug‘urta bozorini raqamlashtirishning ahamiyati......282
Anvarova Z.

The Role of Parents and Teachers in Promoting a Healthy Lifestyle in Children......286
Axtamov Djamshed Baxromovich

A Study of the Importance of Green Economy in Uzbekistan Sustainable Economic Development and its Measurement Indicators in Relation to Environment......291
Ataniyazova Maksuda Baltayevna, Tairova Zarnigor Mammat qizi

Konsolidatsiyalashgan moliyaviy hisobot tuzishning zarurligi......296
Avazov Ilxom Ravshanovich

Foydani soliqqa tortish obyekti sifatidagi iqtisodiy tarkibi......301
Axrorov Zarif Oripovich

Surxondaryo viloyatida aholining uy-joy bilan ta’minlanganlik darajasini tahlili......309
Ibragimov Qobil To‘xtamishovich

Review of Methodological Approaches to Enterprises Financial Condition Analysis......314
Ismailova Maxbuba Mirxalilovna

Innovatsion rivojlanish sharoitida xizmat ko‘rsatish sohasini tasniflanishining nazariy va ilmiy asoslari......319
Masharipova Manzura Alimbayevna

Korxonalarda benchmarketing strategiyalarini qo‘llashning ijtimoiy-iqtisodiy mexanizmlari......325
Narziyeva Dilafiruz Muxtorovna

Davlat budjetining soliqsiz daromadlari shakllanishini takomillashtirish yo‘llari......330
O‘ktamova Nargiza Narzulla qizi

Mamlakatimizda sanoat ishlab chiqarishi korxonalarining rivojlanish holati tahlili......334
Olimov Maqsudjon Komiljon o‘g‘li

Moliyaviy natijalar to‘g‘risidagi hisobotni moliyaviy hisobotning xalqaro standartlar talablari asosida tuzish......339
Pardayeva Zulfizar Alimovna

Raqamlashtirish sharoitida qo‘shma korxonasi faoliyatining tahlili......343
Rashidov Jamshid Xamidovich

Kichik biznes va xususiy tadbirkorlikning rivojlanishida oilaviy tadbirkorlikning o‘rni......348
Raximov Baxromjon Ibroximovich, Saloxiddinov Zuxriddin Nuriddin o‘g‘li

Raqamli iqtisodiyot sharoitda xizmat ko‘rsatishning ilmiy asoslari......352
Suyunov Asror Baxtiyorovich

Raqamli iqtisodiyot sharoitda telekommunikatsiya sohasini rivojlantirish ilmiy asoslari......356
Toshmatov Salohiddin Zayniddinovich

Raqamli iqtisodiyot sharoitida innovatsiyalarni joriy etishning huquqiy masalalari......360
Turg‘unov Saloxiddin Jamol o‘g‘li, Mirzayeva Mohidil Vohidovna

Zamonaviy sharoitlarda korxonalarning moliyaviy baqarorligini yaxshilash masalalari......366
Usmanova Guljahon Ulug‘bek qizi

Franshizalarni jalb qilishda davlat boshqaruvi tizimida marketing tadqiqotlarining ahamiyati......371
Xodjayev Anvar Rasulovich

MUNDARIJA СОДЕРЖАНИЕ CONTENTS

Transport Decarbonization Strategy 377
Yarashova Vasila Kamalovna, Muradov Bekzod Xidirnazar ugli

Temir yo'l transportida ishlab chiqarish faoliyatining iqtisodiy samaradorligini oshirish 382
Yermatova Dilnoza Axmadjonovna

Iqtisodiyotda davlat ishtirokini qisqartirish va xususiy tadbirkorlikni rivojlantirish istiqbollari 387
Yuldashev Xusniddin Abdullayevich

Issiqlik ta'minoti xizmatlarini ko'rsatish samaradorligi va sifatini baholash ko'rsatkichlari tizimi 390
Abdulaziz Abdumo'minovich Matro'ziyev

Issiqlik ta'minoti xizmatlari sifatiga ta'sir etuvchi omillar va ularni baholash 394
Abdulaziz Abdumo'minovich Matro'ziyev

Jismoniy shaxslarning mol-mulkiga soliq solishni takomillashtirish 399
Abdullayev Zafarjon Alijonovich, Zaydullayev Abduhabib Boliqul o'g'li

Sug'urta tashkilotlarida hisob siyosatini ishlab chiqishning ahamiyati 404
Abduraimova Maftunaxon Axmatovna

Bank risklarini boshqarishning xalqaro tajribalari 409
Abdurasulov Jaxongir Abduvaliyevich

Tadbirkorlik subyektlari ijtimoiy ma'sulligini ta'minlash mexanizmining amal qilish darajasi 416
Bayisbayev Javlon Nurlanovich

Qishloq aholisining qishloq xo'jaligida bilim va innovatsiyalarni o'zlashtirishiga ta'sir etuvchi omillarni iqtisodiy baholash (Samarqand viloyati misolida) 421
Bozorova Lobar Nuralevna

Направления совершенствования инновационных стратегий в деятельности промышленных предприятий 427
Дониерова Зухрабону Алишер кизи

Mol-mulk solig'ining korxonalar faoliyatiga ta'siri 432
Qudiyarov Kishibay Ramatullayevich

Banklar reytingini aniqlash va barqarorligini ta'minlashning ustuvor yo'nalishlari 438
Maxmudov Omon Tuxtayevich

Iqtisodiyotni modernizatsiyalash sharoitida tijorat banklarining aktiv va passiv operatsiyalarini innovatsion usullar orqali boshqarishni takomillashtirish 442
Mo'minova Ma'suda Baxtiyarovna

Auditorlik tekshiruvini dasturiy ta'minot asosida tashkil etish: muammo va yechimlar 447
Nazarova Kamola Sattorali qizi

Ishlab chiqarish infratuzilmasini rivojlantirishning davlat tomonidan tartibga solish konsepsiyasi 453
Normurodov Xusan Eshmaxmatovich

O'zbekiston Respublikasida kichik biznes va xususiy tadbirkorlikning ahamiyati hamda uni rivojlantirish istiqbollari 460
Nurullayeva Shaxnoza, Saydullayeva Saodat

Tijorat banklari inson kapitali samaradorligini baholashda KPI ko'rsatkichlaridan foydalanish mexanizmlari 467
Turaeva Mastura Kurbanovna

Сущность и особенности инвестиционно-строительного процесса 471
А. Бектемиров, Б.М.Абдувалиев

Tijorat banklarida muammoli kreditlarni boshqarishning dolzarb masalalari 478
Saidov Hayotjon Raxmatulloyevich

Tijorat banklarida kredit operatsiyalari hisobini takomillashtirish 482
Sa'dullayeva Asalxon Muzaffarovna

Ko'p tarmoqli fermer xo'jaliklarining raqobatbardoshlikni baholash usullari 485
Abdulloyev Asliddin Junaydullayevich, Teshayev Mirolim Djumayevich

Tadbirkorlik subyektlarida soliq yukini optimallashtirish mexanizmi 490
To'xsanov Qudratillo Nozimovich

Davlat sektorida ichki audit tadbirlarini umumiy rejalashtirish 495
Xamidova Z. U.

Aholi moliyaviy savodxonligini oshirish va uning ahamiyati 501
Xudayarova Xurshida Abdunazarovna

Kambag'allikni qisqartirishning xorijiy mamlakatlar tajribasi 505
Xudoyberdiyev Jamshid Juraboy o'g'li

Oliy ta'lim muassasalarida buxgalteriya hisobi va ichki auditni takomillashtirish 511
Shaymatova Nargiza Ashurovna

Raqamli iqtisodiyot sharoitida sug'urta xizmatlari 516
Shodmonova Odina G'ofur qizi

Fuqarolar davlat pensiya ta'minoti tizimining amaldagi holati tahlili 520
Sholdarov Dilshod Azimiddin o'g'li

Aholiga bank xizmatlari ko'rsatishning ijtimoiy ahamiyati 525
Eldor Uskanov

Innovatsion boshqaruvning ilg'or xorijiy tajribalari 530
Yusupova Jamila Karamatdinovna

Neft-gaz korxonalari moliyaviy-iqtisodiy faoliyati natijalari tahlili ("O'ZBEKNEFTGAZ" AJ misolida) 534
Umurzoqov Jamoliddin Sherbekovich

Korxonalarda savdo marketing faoliyati samaradorligini baholash 541
Sobirov Azizbek Avzbekovich

Moliyaviy firibgarliklarga qarshi kurashishda raqamli texnologiyalardan foydalanish imkoniyatlari 548
Gadaev Ismat Yadgarovich

Hududlarda islom iqtisodiyoti tamoyillari asosida amalga oshirilgan investitsion loyihalar: to'siqlar va yechimlar 551
Irgasheva Gulbahor Sodiqovna

O'zbekistonda investitsiyalardan samarali foydalanish asosida oziq-ovqat sanoati samaradorligini oshirish yo'llari 554
Kobilova Nasiba Xurramovna

Foreign Economic Relations as a Factor of Effective Functioning of the Economy 561
Bakhodurova Sulkhiya Azizkhodjaevna, Li Marina Rudolfovna,
Mukhtarova Donata Ravshanbekovna, Romashkin Roman Anatolyevich

Modern Approaches to the Organization and Development of the Consumer Services Market 566
Musyeva Shoira Azimovna

Ishlab chiqarish siklini qisqartirishning iqtisodiy samaradorligi 570
Odina Nabiyevna Tuychiyeva, Nazarova Latofat Toirjon qizi

Asalarichilik mahsulotlari bozorida marketing strategiyasini amalga oshirish 575
Rashidova Xadicha Tursunalievna

Iqtisodiyotni modernizatsiyalash sharoitida bank faoliyatini iqtisodiy-matematik modellashtirish yo'llari 581
Raxmanov Mexridin Sindarovich

Korporativ boshqaruv amaliyoti bo'yicha hisobot tuzish bo'yicha xorijiy tajriba 586
Tashmatov Rustam Xusanovich

Iqtisodiyotda davlat ishtirokini qisqartirish va xususiy tadbirkorlikni rivojlantirish istiqbollari 592
Yuldashev Xusniddin Abdullayevich

Iqtisodiyotda turizm o'rnini statistik baholash uslubiyoti 595
Zilola Jumanova

Финансовые риски в исламском финансировании для внедрения в Республики Узбекистан 602
Абдуллоев Фуркат Олимджонович

Блокчейн-технология и информационная безопасность в цифровой экономике Узбекистана 607
Кадиров Алишер Исмаилович

Цифровая платформа как инструмент трансформации бизнес-процессов 611
Раупов Жамшид Рашидович

MUNDARIJA СОДЕРЖАНИЕ CONTENTS

O'zbekistonda zamonaviy kabel va sim mahsulotlari ishlab chiqaruvchi korxonalar faoliyatiga nazar 617
Rashidova Odina Olimjon qizi

Современные тенденции развития валютных отношений в Узбекистане 622
Камалов Камоладдин Кахрамонович

Sug'urta sohasining O'zbekiston iqtisodiyotidagi o'rni 626
Sharobiddinov Akramjon Goyibbayevich

Kichik biznes va tadbirkorlikni rivojlantirishning xorij tajribasi va undan O'zbekistonda foydalanish yo'nalishlari 630
Fayziyeva Aziza Azamat qizi

Modeling the Stackelberg strategy in a linear model (linear city) Hotteling 635
Musayeva Shaira Azimovna, Usmonova Dilfuza Ilkhomovna

Mulkning kapitallashuvi darajasini iqtisodiy jihatdan amalga oshirish samaradorligini baholash uslublari 644
Norboyev Odil Abrayevich

Tijorat banklarining kredit portfelini amaliy holati va ekonometrik tahlillari: ATB "Aloqabank" misolida 649
Norov Akmal Ruzimamatovich, Norova Nozima Nabiyevna

O'zbekistonda "yashil iqtisodiyot" muhitida kreditlash va moliyalashtirish imkoniyatlari 654
Taxir Urkinbayev

Budjet tashkilotlarida ichki nazorat tizimini tashkil qilishning xususiyatlari 658
Abduraxmanov Ramazon Abdullayevich

Chinese Commercial Banks Experience in Asset Diversification 663
Uktamova Nozima Narzulla kizi

Sanoat taraqqiyotida ishlab chiqarish korxonalarini ustuvor rivojlantirish istiqbollari 667
Yadgarov Akram Akbarovich

Анализ деятельности коммерческих банков Узбекистана по кредитованию физических лиц 673
Базарова Нигора Равшановна

Mahalliy va xorijiy investitsiyalarni jalb etishning innovatsion jarayonlarga ta'sirini baholash 684
Bobobekov Ergash Abdumalikovich

Raqamli iqtisodiyot sharoitida innovatsiyalarning iqtisodiy samaradorligini oshirish yo'llari 689
Kuziyeva Nargiza Ramazanovna, Xusanov Faxriddin Jamoliddin o'g'li

Tashqi mehnat migratsiyasi 694
O. N. Djurayev

Raqamli iqtisodiyotda sanoat tarmog'ining davlat tomonidan qo'llab-quvvatlanishini baholash 699
Otaboyeva Dildora

Nobank kredit tashkilotlarining moliyaviy xizmatlari sifatini oshirishning xorijiy mamlakatlat tajribasi 705
Raimov Xurshid Muxtorovich

Tijorat banklarida moliyaviy injiniringni qo'llash istiqbollari 711
Saipnazarov Sherbek Shaylavbekovich

O'zbekiston Respublikasi moliya bozorida tijorat banklari faoliyati: muammo va yechimlar 716
Toymuxamedov Ibroxim Rixsiboevich, Jumaev Islombek Akram o'g'li

Agrar ta'lim tizimida boshqaruv samaradorligini oshirish yo'llari 723
Boltayev Nurali Shiramatovich, Beglayev Uchqun Xurramovich, Abdiyev Izzat Risqiboyevich

O'zini o'zi band qilgan shaxslardan olinadigan soliqlarni takomillashtirish orqali yashirin iqtisodiyotni jilovlash masalalari 731
Davranov Iskandar Jumayevich

Iqtisodiy konsentratsiyalarni tartibga solish va nazorat qilishni takomillashtirish 738
Luqmanov Sharifxon A'zam o'g'li

Role of Private and Public Kindergartens in Early Childhood Development 744
Makhmudova Munisakhon Abbos qizi

"Yashil" enegriya quvvatlarini barpo etish iqtisodiy barqarorlikni ta'minlash asosi sifatida 749
Muminova Elnoraxon Abdukarimovna, Umarova Dilnoza Oybek qizi

Xo'jalik yurituvchi subyektlarda CVP-tahlilni tashkil etishning muammoli jihatlari 754
Qlichev Baxtiyor Pardayevich

Korxonada likvidlik riskini minimallashtirish orqali uning moliyaviy barqarorligini saqlab qolish 759
Latipova Shaxnoza Maxmudovna

Развитие международных торгово-экономических связей Республики Узбекистан 766
Ким Татьяна Валерьевна, Гофуржонова Шахрибону Бахромжон кизи

Kapital qurilishni boshqarish samaradorligini oshirishning dolzarb masalalari 774
A. Bektemirov, M. U. Sarimsoqov

O‘zbekiston mehnat bozorida yoshlarning ish bilan bandlik darajasini oshirish 780
Mambetjanov Qahramon Qurbandurdiyevich, Bahromov Shahzod Fazliddinovich

Роль имиджа в улучшении инвестиционной привлекательности высших учебных заведений 787
Жанзаков Бекзот, Жонузоков Мирзабек

Innovatsion kichik tadbirkorlikni qo‘llab-quvvatlash bo‘yicha xorij tajribasi va uni mamlakat iqtisodiyotida qo‘llash imkoniyati 795
Toshaliyeva Saodat Toxirovna, Eshqulova Dilorom Abduravupovna

Перспективы развития банковского сектора в Узбекистане для иностранных туристов 802
Муминов Шахзод Низомиддинович, Каримова Азиза Махомадризоевна

Innovatsion faoliyat moliyaviy modellari va mexanizmlarini rivojlantishning konseptual asoslari 806
Ruzibayeva Nargiza Xakimovna

Qishloq xo‘jaligi tarmoqlarini innovatsion rivojlantirish bo‘yicha xorijiy tajribalar va ulardan respublikamizda samarali foydalanish yo‘llari 814
Ishniyazov Baxrom Normamatovich

Turistik xizmatlarining o‘ziga xos xususiyatlari va marketing tadqiqotlari 819
Berdiqulova Iroda Rayimqulovna

Qoraqalpog‘iston qishloq xo‘jaligi: asosiy muammolar va rivojlanishining ustuvor yo‘nalishlari 823
Yeshimbetov Uktamjon Xudaybergenovich

Iqtisodiyotning erkinlashtirilishi sharoitlarida kichik biznes sektori rivojlanishining imkoniyatlari 832
Botirova R. A., Sirojiddinov I. Q.

Kriptovalyuta va blokcheyn tadqiqotlari: tendensiyalar va istiqbollar 835
Berdiqulov Jurabek

Bank risklarni monitoring qilish tizimini takomillashtirish 837
Hamroyev Sherzod Axtamovich

O‘zbekiston hududlariga xorijiy investitsiyalarni jalb qilishda ko‘p qavatli “yashil” fermer xo‘jaliklarini tashkil etishning ahamiyati 843
Turdimuratova Aziza Alisherovna

Surxondaryo viloyatining mahalliy budjet daromadlarini oshirish yo‘llari va uni arima modeli asosida prognozlash 846
Abdunazarova Shahnoza Norqo‘chqor qizi

Qishloq xo‘jaligi tarmog‘ining mamlakat iqtisodiyotidagi o‘rni va undagi tarkibiy o‘zgarishlarni statistik baholash 856
Zakirova Umida Maxamadaminovna

O‘zbekiston Respublikasida xizmat ko‘rsatish korxonalarining ijtimoiy-iqtisodiy mohiyati 863
Pardayev Jamshid Muzaffarovich

Turizm bozorini rivojlantirishda mehnat bozorining tutgan o‘rni va ahamiyati 872
Berdiqulova Iroda Rayimqulovna, Berdikulov Jurabek

Проблемы расчета определения и планирования прибыли предприятий в условиях модернизации экономики 876
Алиева С.С.

CHINESE COMMERCIAL BANKS EXPERIENCE IN ASSET DIVERSIFICATION

Uktamova Nozima Narzulla kizi
Ph.D., Tashkent State University of Law, Senior teacher of the "Public Administration" department

Abstract: Diversification is an important strategy for banks to remain competitive. Recent studies show that relative capital is considered an important determinant of bank competitiveness. The purpose of this study is to examine the impact of diversity and relational capital on the performance of Chinese commercial banks.

Key words: commercial banks, ROA, ROE, diversification, banks assets, HHI, capital.

Annotatsiya: Diversifikatsiya banklarning raqobatbardoshligini saqlab qolish uchun muhim strategiya hisoblanadi. So'nggi tadqiqotlar shuni ko'rsatadiki, nisbiy kapital bank raqobatbardoshligining muhim omili hisoblanadi. Ushbu tadqiqotning maqsadi xilma-xillik va nisbiy kapitalning Xitoy tijorat banklari faoliyatiga ta'sirini o'rganishdir.

Kalit so'zlar: tijorat banklari, ROA, ROE, diversifikatsiya, bank aktivlari, HHI, kapital.

Аннотация: Диверсификация является важной стратегией сохранения конкурентоспособности банков. Недавние исследования показывают, что относительный капитал считается важным фактором, определяющим конкурентоспособность банков. Целью данного исследования является изучение влияния разнообразия и реляционного капитала на эффективность китайских коммерческих банков.

Ключевые слова: коммерческие банки, ROA, ROE, диверсификация, активы банков, HHI, капитал.

INTRODUCTION

Since its entry into the World Trade Organization (WTO) in 2000, the Chinese government has pursued liberalization policies that allow foreign financial institutions to participate in domestic financial markets. In recent years, the Chinese government has implemented a number of financial policy reforms aimed at strengthening the financial system. These reforms include raising interest rates and eliminating the loan-to-deposit ratio. In light of dynamic financial markets, commercial banks should use this opportunity to expand their banking operations. Conversely, banks can earn significant profits from normal banking activities as a result of intense market competition.

In order to improve operational sustainability and growth, Chinese commercial banks are seeking to expand their banking activities, particularly by incorporating asset management activities into their banking portfolios to generate profits. Commercial banks engage in risk-free or low-risk businesses such as underwriting mutual funds and government bonds and marketing insurance products.

Businesses must develop and maintain partnership capital to win customer and brand loyalty, satisfaction, market image, goodwill, negotiating power and strategic partnerships. Gaughan, Duran, and Draghici (2014) believe that relative capital is one of the factors that determine bank competitiveness1. Within the knowledge economy, relationship capital includes all intangible assets associated with external stakeholders. It serves as an important driver of competitive advantage, ultimately influencing the performance and value of organizations. Thus, the relative capital of commercial banks significantly affects competitiveness in the market, especially in terms of developing customer relationships and promoting financial products in the market.

Previous empirical studies show that diversification affects firm performance. The study aims to address the research gap by examining the impact of diversity and interconnected capital on the performance of Chinese commercial banks.

1 Gogan, M. L., Duran, D. C., & Graghici, A. (2014). The impact of relational capital on competitiveness of organizations. Network Intelligence Studies, 2(2), 233-240.

Diversification is a critical business strategy for commercial banks to increase profitability and reduce risk. Non-interest earning activities refer to various banking services that are not affected by interest rates. These services include low or no risk financial activities such as foreign exchange trading and remittance transactions, as well as higher risk financial activities such as letter of credit, letter of guarantee, commercial bill guarantee, banker's acceptance and forward foreign exchange transactions. In addition, commercial banks also act as intermediaries in the sale of insurance products for the insurance business and mutual fund products for the securities investment sector to earn brokerage fees and commissions.

Previous studies have shown that the presence of non-interest income or diversification of bank income has a beneficial effect on bank performance. In addition, the study categorizes the banks included in the sample into five different banking groups: bank holding companies, commercial banks, cooperative banks, investment banks and savings banks. The non-interest income of a cooperative bank has a positive impact on the bank's profitability (ROA), while the non-interest income of a savings bank has a negative impact on the bank's profitability (ROA). In addition, investment banks' income from sources other than interest has a beneficial effect on banks' profitability, as measured by return on assets (ROA)[2]. Ferreira, Zanini, and Alves (2019) used a data set consisting of 1019 observations from several types of Brazilian banks, including commercial banks, investment banks, and development banks, over the period 2003–2014. They use panel data methods to study the impact of bank income diversification on both risk and return. Empirical evidence shows that there is a positive correlation between a bank's non-interested income (NII), income concentration (HHI) and company performance (ROA)[3].

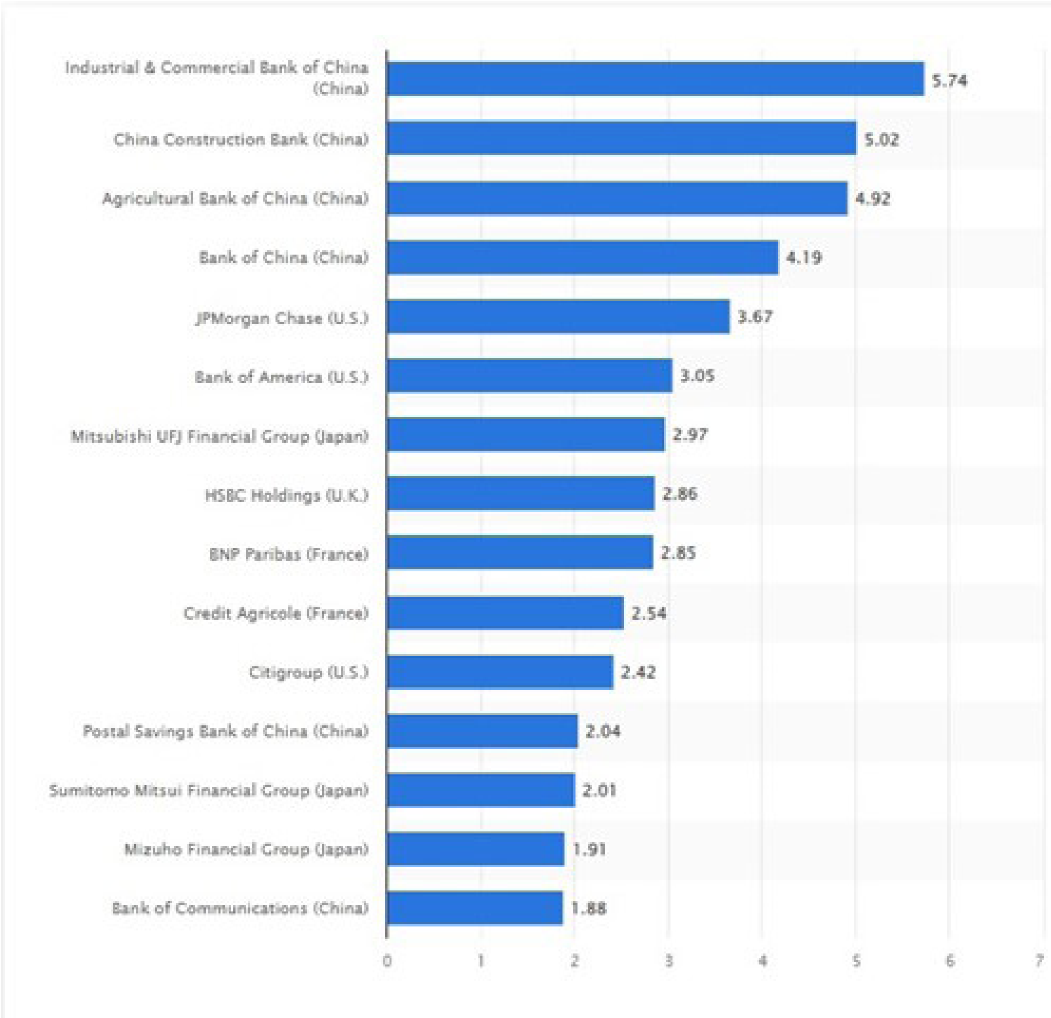

Figure 1: Largest banks in the world as of December 2022 by assets [4]

2 Lee, C.C, Yang, S. J, and Chang, C.H. (2014). Non-interest income, profitability, risk in banking industry: A cross-country analysis. North American Journal of Economic and finance, 17, 48 -67.

3 Ferreira, J.H.L, Zanini, F.A.M. and Alves, T.W., Bamnk. (2019). revenue diversification: Its impact on its risk and return in Brazilian banks. Accounting and Finance Review, 30(79), 91-106.

4 https://www.statista.com/statistics/269845/largest-banks-in-the-world-by-total-assets/

Further, in the course of the study, the following hypothesis is put forward.

1. Diversification has a positive effect on the bank's performance. Kale et al. (2000) believe that relational capital involves the level of mutual trust, respect and friendship that arises from close interactions between internal and external partners and is the core theme of relational capital[5].

Chen et al (2004) define relational capital. as an intangible asset based on developing, maintaining and developing high quality relationships with any organization, individual or group that affects the business, including customers, suppliers, employees, government, partners, competitors and any other stakeholders[6] De Klerk and Sapienza (2006) define relational capital as the extent to which the exchange involves trust, social interaction, and shared norms or goals. In other words, the key issue in achieving competitiveness is the ability to convert these intangible assets into value and use this value in the market[7].

2. The combination of relational capital and diversification has a beneficial effect on bank performance.
3. The relationship between relative capital and diversification has a U-shaped effect on bank performance.

The Chinese banking system truly has the largest banks in the world in terms of banking assets. These banks include Industrial and Commercial Bank of China (ICBC), China Construction Bank, Agricultural Bank of China and Bank of China. They are key players not only in the Chinese market, but also have significant influence on the global economy due to their scale and large customer base.

Item	2023			2022		
	Average balance	Interest income/ expense	Average yield/cost (%)	Average balance	Interest income/ expense	Average yield/cost (%)
Assets						
Loans and advances to customers	25,006,605	951,845	3.81	22,246,265	900,063	4.05
Investment	10,266,019	338,267	3.30	8,975,046	297,106	3.31
Due from central banks(2)	3,230,841	53,815	1.67	2,991,645	45,425	1.52
Due from banks and other financial institutions(3)	2,172,554	61,112	2.81	1,867,047	36,080	1.93
Total interest-generating assets	**40,676,019**	**1,405,039**	**3.45**	**36,080,003**	**1,278,674**	**3.54**
Non-interest-generating assets	2,510,696			2,549,781		
Allowance for impairment losses on assets	(776,831)			(682,871)		
Total assets	**42,409,884**			**37,946,913**		
Liabilities						
Deposits	31,141,446	589,688	1.89	27,364,627	480,083	1.75
Due to banks and other financial institutions(3)	4,058,487	103,529	2.55	3,794,532	70,732	1.86
Debt securities and certificates of deposit issued	1,508,148	56,809	3.77	1,132,767	35,874	3.17
Total interest-bearing liabilities	**36,708,081**	**750,026**	**2.04**	**32,291,926**	**586,689**	**1.82**
Non-interest-bearing liabilities	2,065,143			2,029,137		
Total liabilities	**38,773,224**			**34,321,063**		
Net interest income		**655,013**			**691,985**	
Net interest spread			**1.41**			**1.72**
Net interest margin			**1.61**			**1.92**

Figure 2: Average return on interest-bearing assets and average cost of interest-bearing liabilities [8]

If we analyze 2023, Industrial and Commercial Bank of China (ICBC) has achieved a significant improvement in the quality of development. The Bank's return on investment, return on profit margin and cost to income ratio were 0.87%, 10.66% and 28.28% respectively, these figures are relatively good, indicating the effective

5 Kale, p, Singh, H. (2000). Learning and protection of proprietary assets in strategical alliances: Building relational capital. Strategic Management Journal,21, 217-317.
6 Chen, J., Zhue, Z. and Zie, H.Y. (2004). Measuring intellectual capital: a new model and empirical study. Journal of Intellectual Capital, 5(1), 195-212
7 De Clercq, D., & Sapienza, H. J. (2006). Effects of relational capital and commitment on venture capitalists' perception of portfolio company performance. Journal of Business Venturing, 21, 326 -347.
8 INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED. Annual report 2023.

management of the bank. The bank achieved significant quantitative growth. Net profit rose to 365.1 billion yuan, and assets, deposits and loans increased by more than 10%, reaching a record level, demonstrating the bank's successful performance and ability to attract and retain customers. One of the bank's important achievements is the successful prevention and control of risks. The non-performing loan ratio decreased by 2 bps. to 1.36%, the provision for non-performing loans increased to 213.97%, and the capital adequacy ratio reached 19.10%, remaining at a relatively high level.

Overall, the results for 2023 indicate the bank's successful performance, its financial stability and ability to adapt to changing market conditions.

CONCLUSION

Asset diversification is a vital strategy for developed countries' commercial banks to manage risk, optimize returns, and gain a competitive edge in financial markets. Through a thorough review of various asset diversification strategies, it is evident that these banks face unique challenges but also reap substantial benefits. By diversifying their assets across different classes and regions, banks can mitigate risks associated with economic fluctuations and sector-specific crises. Additionally, diversification enables banks to optimize returns by capitalizing on varying market conditions and opportunities. Overall, asset diversification plays a crucial role in enhancing the resilience and profitability of developed countries' commercial banks in an increasingly complex and dynamic financial landscape.

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