

Yashil

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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
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08.00.09 Jahon iqtisodiyoti

08.00.10 Demografiya. Mehnat iqtisodiyoti
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08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
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Bosh muharrir:
Sharipov Qo'ng'irotboy Avezimbetovich

Elektron nashr. 1302 sahifa, 5-dekabr, 2023-yil.

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Muharrir:
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SUPERIOR DIRECTIONS, MODERN TRENDS AND PROSPECTS FOR THE DEVELOPMENT OF THE FINANCIAL MARKET



Narziyeva Guzal Baxtiyorovna

Assistant, Samarkand State University
veterinary medicine of livestock and
biotechnologies, Samarkand



Raximova Umida Rabbimovna

Assistant, Samarkand State University
veterinary medicine of livestock and
biotechnologies, Samarkand

Abstract: The article will talk about the role and importance of the financial market in the country's economy, about the modern approach and trends in the development of the financial market.

Key words: Finance, market relations, economics, banking, private sector, process, commercial banks.

Annotatsiya: Maqolada moliya bozorining mamlakat iqtisodiyotida tutgan o'rni va ahamiyati, moliya bozorini rivojlantirishda zamonaviy yondashuv va tendensiyalar haqida so'z boradi.

Kalit so'zlar: Moliya, bozor munosabatlari, iqtisodiyot, bank, xususiy sektor, jarayon, tijorat banklari.

Аннотация: В статье рассматривается роль и значение финансового рынка в экономике страны, современные подходы и тенденции развития финансового рынка.

Ключевые слова: Финансы, рыночные отношения, экономика, банковское дело, частный сектор, процесс, коммерческие банки.

INTRODUCTION

In recent years, there have been a number of significant changes in the financial market of Uzbekistan, in particular, according to the new Uzbekistan development strategy in 2022-2026, by introducing stock market turnover, it is envisaged to increase financial resources in the economy from US \$ 200 million to \$ 7 billion, and to complete transformation processes in commercial banks with public shares, by the end of It provides for the active transformation of commercial banks with a state share into modern institutions by accelerating transformation in commercial banks, abandoning subsidized lending, increasing their role as a financial intermediary.



ANALYSIS OF THEMATIC LITERATURE

The financial market is of great importance in the distribution of financial resources among its sub-sectors in a market economy. It is important today to ensure economic growth and investment activity by efficiently distributing financial resources between sectors, moving temporary vacant financial resources. In order to control and regulate the financial market and financial resources, several scientists in the world and in our republic are conducting scientific research. These include in our republic. D. Alladustov, A. J. Khojamurodov, A. N. Khamzaev, Shernaev A. A., Burkhanov A. He., Khudoykulov X. X. etc. To date, scientific research carried out by scientists is important in the large-scale development of the financial market, the increase in the position of the financial market in society, its formation as a science. Consequently, so far in the scientific literature, various interpretations of scientists can be found in revealing the economic essence of the financial market.

Research methodology: in the process of writing this article, methods for collecting data, grouping them, Analysis and synthesis were used.

MAIN PART

In the modern economy, the Securities Market occupies a very important place. At the same time as the implementation of an effective economic policy for the stabilization and development of the economy, it is the same fact that institutional settlements should be held in the financial sphere. In the context of financial globalization, scientific research is underway to develop the financial market internationally, to achieve a solution to issues aimed at the effective use of investments. Based on the results of the study, emphasis is placed on the development of national and international systems of the financial market and continuous improvement.¹ In the conditions of the market economy, it is of great importance as a stable financial system that creates the possibility of optimal use of securities on the stock market. Countries with such a financial system are more resilient to economic risks. World experience shows that the most important indicators related to the level of economic development of countries and the high national income per capita, including (the number of types of securities traded on the financial market high liquidity and high dividend policy in joint-stock companies (JSCs), improvement of stock exchange trading systems) is explained by the high level of development of the financial market, in particular, the high share of the capitalization of the stock market (QQB) in relation to the volume of the gross domestic product (GDP).

Companies are facing difficulties in using modern tools of the financial market to attract investment funds. The issue of increasing the weight of households in the market of corporate securities through the penetration of the financial market remains one of the urgent problems awaiting a solution. Similar issues were discussed at the roundtable discussion organized in cooperation with the committees of the Senate of the Supreme Council and the Academy of Banking and Finance on the topic of "Actual problems and prospects of further development of the financial market and financial services sector: national practice and international experience". With the participation of senators, foreign and national experts, representatives of official ministries and agencies, commercial banks, the problem of creating new jobs by implementing new types of financial management in the country was raised. Large-scale reforms carried out in Uzbekistan are aimed at building a democratic society based on a socially oriented market economy in the country, and one of their main products is a fast-paced market.² The effective implementation of such urgent and priority tasks shows the need to study the characteristics and development trends of the financial market in our country and to activate measures aimed at the development of the financial market. It is known that the current structural changes in the economy of Uzbekistan are directly related to the stock market. Because in the implementation of the planned investment program in the Republic, it is felt that the financial resources typical of the transition period are limited. Therefore, effective use of securities of the stock market, using their most convenient forms, remains one of the important issues. In the conditions of current globalization, stock markets are the main branch of the economy. It is clear from this that the development of the stock market means the development of the economy. Currently, the global stock markets are experiencing several problematic situations. The President expressed the following opinions about these problems: – "An important issue is that in order to further develop the stock market and stock exchange in our country, it is necessary to fundamentally reorganize the work of the Securities Market Coordination and Development Center. We will continue work on the transfer of vacant state-owned objects to the private sector on the basis of mutual partnership. It is necessary to establish a unified procedure for allocating plots of land, including for entrepreneurs, through electronic sales and auctions on the Internet. For this purpose, starting from 2018, an electronic system for the sale of state assets through electronic trading platforms will

1 The President Of The Republic Of Uzbekistan Sh. M. Study of Mirziyoyev's appeal to the Supreme Assembly and extensive a popular science guide dedicated to public outreach. – T.: "Spirituality", 2018. 189 P.

2 Sh. M. Mirziyoyev statement of the meeting on the development of the stock market. October 7, 2019. <http://xs.uz/uzkr/post/fond-bo-zorini-rivozhlandan-masalalari-muhokama-qilindi>.



be established. In 2018, it is necessary to pay the main attention to the issues of ensuring effective and mutually beneficial cooperation between banks and business entities in the implementation of the tasks set for the development of the banking system. Despite the hesitancy and “advice” of some “experts” against the reform of the currency market, we started the process of currency liberalization based on international standards in a short period of time.

The financial market includes the following segments:

- credit (capitals of banks and other credit organizations, leasing) and deposits market;
- stock market;
- currency market;
- the market of assets (precious metals and stones, rare elements, works of art, etc.) expressed in gold and currency (equivalent to it);
- market of insurance and pension funds, market of lottery instruments. The financial market can function effectively only when there are the following in the economy:
- effective ownership system;
- sufficient funds intended for investment (financial resources, funds) and financial instruments provided with an economic and legal mechanism.
- objective ratio of supply and demand;
- effective operation of financial market infrastructure;

The formation of the financial market in Uzbekistan, which is an effective means of managing investment processes and attracting idle funds to the economy, dates back to the early 90s. On September 2, 1993, this was the legal basis of market activity. The Law of the Republic of Uzbekistan “On Securities and Stock Exchange” was adopted. The Ministry of Finance of Uzbekistan has developed a concept project for the development of the country’s financial market in the medium and long term. The document was published on the portal of discussion of regulatory legal documents. In Uzbekistan, the project of the concept of development of the financial market in 2017-2021 was developed. The project of the financial market development concept was developed by the Ministry of Finance of Uzbekistan in cooperation with the Korea Stock Exchange, the United Nations Development Program, the International Finance Corporation, the Institute of Forecasting and Macroeconomic Research under the Cabinet of Ministers and other structures.

The priority directions, modern trends and prospects of financial market development are as follows:

1. Technological Advances: The financial market is undergoing rapid technological changes such as the use of artificial intelligence, blockchain technology and big data analytics. These innovations are changing various aspects of the financial market, including trading, risk management and customer experience.
2. Digitization and fintech: Digitization has become an important trend in the financial market. Fintech companies are disrupting traditional financial services by offering innovative solutions such as online payment systems, peer-to-peer lending platforms and robo-advisors. With increased focus on mobile banking, digital wallets and cyber security, this trend is likely to continue.
3. Sustainable finance: There is a growing focus on sustainable finance, which includes incorporating environmental, social and governance (ESG) factors into investment decisions. Investors are increasingly demanding transparency and accountability in terms of the environmental and social impact of their investments. This trend is expected to drive the development of green bonds, impact investing and sustainable investment products.
4. Regulatory Reforms: Governments and regulators are implementing reforms to strengthen transparency, stability and consumer protection in the financial market. This includes stricter regulations on financial institutions, improved risk management practices and stronger cyber security measures. These reforms are aimed at preventing financial crises and ensuring the integrity of the financial system.
5. Globalization and cross-border transactions: The financial market is becoming more and more global, and cross-border transactions and international investments are increasing. This trend is caused by factors such as globalization of trade, technological progress and liberalization of financial markets. The development of international financial institutions and cooperation between regulatory bodies is expected to further facilitate cross-border transactions.



6. Inclusive finance: There is an increasing focus on promoting financial inclusion, especially in developing countries. Efforts are being made to ensure access to financial services for low-income people and small business entities. This includes the development of microfinancing, mobile banking and other innovative solutions.

These trends and trends indicate a dynamic and evolving financial market. As technology continues to advance and societal demands change, the financial market may witness further development and growth opportunities.

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