

Yashil

IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

11-12
2023



- 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



74-91 xalqaro daraja
ISSN: 2992-8982



Yashil IQTISODIYOT va TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Qo'ng'irotboy Avezimbetovich

Bosh muharrir o'rinnbosari:

Karimov Norboy G'aniyevich

Elektron nashr. 1512 sahifa, 5-dekabr, 2023-yil.

Muharrir:

Qurbanov Sherzod Ismatillayevich

Tahrir hay'ati:

Rae Kwon Chung, Janubiy Korea, TDIU faxriy professori, "Nobel" mukofoti laureati

Salimov Oqil Umrzoqovich, O'zbekiston fanlar akademiyasi akademigi

Abduraxmanov Kalandar Xodjayevich, O'zbekiston fanlar akademiyasi akademigi

Osman Mesten, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyatni rahbari

Toshkulov Abduqodir Hamidovich, i.f.d., prof., TDU rektori

Buzrukxonov Sarvarxon Munavvarxonovich, i.f.d., O'zR Oliy ta'lif, fan va innovatsiyalar vaziri o'rinnbosari

Sharipov Qo'ng'irotboy Avazimbetovich, t.f.d., prof., TDIU rektori

Oblamuradov Narzulla Naimovich, i.f.n., dotsent

Axmedov Durbek Kudratillayevich, i.f.d., prof., O'zR Oliy Majlis qonunchilik palatasi deputati

Utayev Uktam Choriyevich, O'zR Bosh prokuraturasi boshqarma boshlig'i o'rinnbosari

Ochilov Farxod, O'zR Bosh prokuraturasi iqtisodiy jinoyatlarga qarshi kurashish departamenti bo'limi boshlig'i

Eshov Mansur Po'latovich, i.f.d., prof., TDIU Akademik faoliyat bo'yicha prorektori

Xudoqulov Sadirdin Karimovich, i.f.d., prof., TDIU YoMMMB birinchi prorektori

Abduraxmanova Gulnara Kalandarovna, i.f.d., prof., TDIU Ilmiy ishlar va innovatsiyalar bo'yicha prorektori

Kalonov Muxiddin Baxritdinovich, i.f.d., prof., "O'IRIAM" ilmiy tadqiqot markazi direktori – prorektor

Yuldashev Maqsud Abdullayevich, p.f.d., prof., TDIU Moliya-iqtisod ishlari bo'yicha prorektori

Karimov Norboy G'aniyevich, i.f.d., prof., TDIU huzuridagi PKQTMO tarmoq markazi direktori

Hakimov Nazar Hakimovich, f.f.d. TDIU professor

Yuldashev Mutallib Ibragimovich, i.f.d., TMI professori

Samadov Asqarjon Nishonovich, i.f.n., TDIU professori

Slizovskiy Dimitriy Yegorovich, t.f.d., Rossiya xalqlar do'stligi universiteti professori

Mustafakulov Sherzod Igamberdiyevich, i.f.d., prof., Xalqaro "Nordik" universiteti rektori

Aliyev Bekdavlat Aliyevich, f.f.d., TDIU professori

Po'latov Baxtiyor Alimovich, t.f.d., profesor

Eshtayev Alisher Abdug'aniyevich, i.f.d., TDIU professori

Isakov Janabay Yakubbayevich, i.f.d., TDIU professori

Musyeva Shoira Azimovna SamDu IS instituti professori

Axmedov Javohir Jamolovich, i.f.f.d., "El-yurt umidi" jamg'armasi ijrochi direktori o'rinnbosari

Toxirov Jaloliddin Ochil o'g'li, t.f.f.d., Toshkent Arxitektura-qurilish universiteti katta o'qituvchisi

Xalikov Suyun Ravshanovich, iqtisod fanlari nomzodi, dotsent

Kamilova Iroda Xusniddinovna, i.f.f.d., TDIU dotsenti

Nosirova Nargiza Jamoliddin qizi, i.f.f.d., TDIU dotsenti

Sevil Piriyeva Karaman, PhD, Turkiya Anqara universiteti doktaranti

Yaxshiboyeva Laylo Abdisattorovna, TDIU katta o'qituvchisi

Rustamov Ilhomiddin, f.f.n., Farg'ona davlat universiteti dotsenti

Nomozova Qumri isoyevna GF universiteti dotsenti

Fayziyev Oybek Raximovich, i.f.f.d. (PhD), dotsent

Mirzaliyev Sanjar Maxamatjon o'g'li, TDIU mustaqil tadqiqotchisi

Babayeva Zuhra Yuldashevna, TDIU mustaqil tadqiqotchisi

Ekspertlar kengashi:

Hakimov Ziyodulla Ahmadovich, i.f.d, TDIU dotsenti

Tuxtabayev Jamshid Sharafetdinovich, i.f.f.d, TDIU dotsenti

Imomqulov To'lqin Burxonovich, i.f.f.d, TDIU dotsenti

Berkinov Bazarbay, iqtisodiyot fanlari doktori, professor

Muassis: "Ma'rifat-print-media" MChJ

Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi,

O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.



MUNDARIJA

Взаимодействие реального и финансового сектора экономики в современных условиях.....	12
Шарипов Конгратбай Авезимбетович, Зайнутдинова Умида Джалаловна	
Развитие исламских банковских продуктов в коммерческих банках.....	19
Иноярова Камола Фуркатовна	
Kreditlashda risklarni boshqarish usullaridan foydalanish.....	23
Abdullahayeva Sharbat, Abdullahayeva Nozima	
Korxonalarning tashqi iqtisodiy faoliyatdagi raqobatdoshligini ta'minlashda marketingdan foydalanish.....	29
Axmedov Ikrom Akramovich	
Hududlarda "yashil" iqtisodiyotni rivojlantirishning zamonaviy tahlili	36
Butaboyev Maxamadjon, Gaibnazarova Zumrat Talatovna	
Yashil iqtisodiyotga o'tishda xorijiy davlatlar tajribasi va uni O'zbekistonda qo'llash imkoniyatlari	41
Yavmutov Dilshod Shoyimardonkulovich	
Zamonaviy ekoshaharlar barpo etish va uni tatbiq etish zaruriyati.....	47
Zikrullayev Valixon G'aybullayevich	
Indian Festivals and Nature Conservation: Connecting People for Sustainability	52
Nigora Saidmuradova Aslamovna, Anil Kumar	
Financing clean energy projects in different ways.....	59
Botirov Azamat Axmedovich, Fayziyev Samandar Sobir ogl	
Теоретические основы развития социальной инфраструктуры.....	67
Алимова Муниса Юльчиевна	
O'zbekistonda tadbirkorlik subyektlarining raqamli marketingdan foydalanish holati va rivojlanish tendensiyalari.....	71
Sobirjonov Sanjar Sobirjonovich	
Aholiga bank xizmatlarini ko'rsatish tizimini takomillashtirish	81
Uskanov Eldor	
Investitsiya loyihalarini islom moliya instrumentlari orqali moliyalashtirish yo'llari	86
Haydarov O'rul Axmadovich	
"Yashil" iqtisodiyotga o'tishda esg omillar asosida investitsiya kiritishning o'rni va ahamiyati	93
Nosirov Egamqul Ismailovich	
"Enesses" MChJ da marketing muhitini tahlil qilish va takomillashtirish.....	100
Musyeva Shoira Azimovna	
Использование информационных и коммуникационных технологий в совместных образовательных программах: проблемы и решения.....	107
Tашева Севара Равшановна	
Iqtisodiy globallashuvning nazariy asoslari.....	111
Abduraxmonov Farxod Abdufarmonovich	
Sanoat korxonalari samaradorligini oshirishning nazariy-amaliy asoslari.....	117
Kursandov Komiljon Maxmatkulovich	
Fiskal siyosat va soliq to'lovchilar faoliyatini tartibga solishning nazariy masalalari	122
Isroilov Bohodir Ibragimovich, To'rayev Alijon Akmal o'g'li	
Bank daromadlarini oshirishda masofaviy bank xizmatlarini tutgan o'rni.....	128
Xudoyorov O. O.	
Elektron savdo korxonalarida buxgalteriya hisobini tashkil etish	132
Po'latov Xudoyberdi O'ktamovich	
Ekonometrik modellashtirish asosida mavsumiylikning turistik mahsulotlar ishlab chiqarishga ta'sirini kamaytirish usullari.....	135
Xamzayeva Dilfuza Samarovna	
Yuridik shaxslar soliq yukining shakllanish omillari va uni optimallashtirish muammolari	141
Abduturopov Jasurbek Nozimjonovich	
Tadbirkorlik risklari tavsifi va tasniflashning nazariy masalalari	148
Bektemirov Abduxamid Abdumalikovich	
Urban farming	151
Ahmedova Ziyodahon Saydulloxon qizi, Askarov Hasanboy Holdorovich	



A Foreign Experience of Forming Small Business and Private Entrepreneurship Infrastructures (An Example of Usa).....	153
Kosimov Sardor Dilmurodovich, Akbarov Abdulkhamid Akmal ugli	
Principal Protected Notes on the credit rating of National Bank of Uzbekistan	159
Abdug'aniyev Abdulaziz Alisher o'g'li	
Features and Challenges of Digital Transformations in the Service Sector.....	164
Kurbanova Maftuna Lazizovna	
Kichik biznes va tadbirkorlikning rivojlanishiga ta'sir etuvchi omillar.....	170
Kurbanov Jasurbek Pozilovich	
Jamoat transport tizimini raqamli texnologiyalarni joriy etish va ulardan foydalanishning dolzarbligi.....	173
Kushakova Ma'mura Narimanovna	
Transport xizmatlari bozorida marketing faoliyatini mexanizmlarini rivojlanishining asosiy tamoyillari	176
Nosirov Javlonbek Jamoliddin o'g'li, Raxmatov Ziyodullo Nosirovich	
Financing clean energy projects in different ways	179
Botirov Azamat Axmedovich, Fayziyev Samandar Sobri ogl	
O'zbekistonning mehnat migratsiyasidagi hamkorligi haqida ba'zi mulohazalar (Qozog'iston va Rossiya misolida)	187
Azamatova Gulmira Bayirbekovna	
Assessment of management effectiveness in ensuring economic and financial stability	191
Akramova Aziza Abduvohidovna	
Mеждународное сотрудничество Республики Узбекистан в сфере образования	196
Жамалова Гулнора Гуломовна, Айматова Фарида Хуразовна	
O'zbekistonning ekologik muammolariNI bartaraf etish va yashil iqtisodiyotga o'tish yo'naliishlari.....	202
Aliyev Azim Tolip o'g'li	
Экономическая безопасность и факторы влияющие на неё.....	205
Абдишукров Шерзод Шавкат угули	
Qashqadaryo viloyatida tabiiy resurslardan foydalanish istiqbollari	211
Xo'janova Gulshoda Otamurodovna	
Raqamli marketing strategiyalarining raqamli iqtisodiyotda iste'molchilar xulq-atvoriga ta'sirini tahlil qilish.....	214
Raxmatova Sitora Shuxratjon qizi	
O'zbekiston Respublikasi tijorat banklarida masofaviy bank xizmatlarini takomillashtirish.....	221
Xudayberganova Zarofat Zaxidovna	
O'zbekistonda kichik va o'rta biznesni rivojlantirishda ichki va tashqi muhit.....	227
Saypullayev Ilhomjon Abduraxmonovich	
Buxgalteriya axborotining sifat tavsliflari	233
Raxmatova Shaxnoza Shukurovna	
Роль и значение логистики в развитии коммерческой деятельности торговых предприятий	240
Маматкулова Шоира Джаколовна	
Uzum yetishtirishning tashkiliy-huquqiy munosabatlari va sohani rivojlantirish imkoniyatlari.....	245
Boltayev N. N.	
Tashqi savdo jarayonlarini tashkil qilishning nazariy uslubiy asoslari	249
Qurbanov A. U.	
Korxonalarda pul mablag'lari auditini takomillashtirish yo'llari.....	254
Karamatova Noiba Xusnitdinovna	
Kichik biznes subyektlarining raqobatbardoshligini o'ziga xos xususiyatlari.....	259
Axmedov Oybek Turgunpulatovich	
Агротуризм как источник дополнительного дохода для фермеров в самаркандской области.....	263
Анваров Нодир Аллаёрович, Назарова Раъно Рустамовна	
Tijorat banklari faoliyatida islomiy bank xizmatlarini rivojlantirish istiqbollari	272
Absamatov Askar Ergashovich	
Kichik biznes subyektlari faoliyatida mikromoliyaviy xizmatlar ko'rsatishning zamonaviy holati	277
Yusupov Abbosxon Aliyevich	
The Experience of The Japanese State in Increasing Investment Activity in Uzbekistan	285
Satoshi Sugahara, Ochilov Bobur	
Paxta-to'qimachilik klasterlarida sotish baholarining tahlili.....	292
Nazarova Maryam Sharipovna, Kazakova Zulayxo Saloxiddinovna	



Tadbirkorlik subyektlari eksportida raqamli platformalardan foydalanish strategiyalari.....	297
Mamasoatov Dilshod Ravshanovich	
Tijorat banklarida xalqaro iqtisodiy sanksiyalar va eksportga taqilari bilan bog'liq risklarni baholash va kamaytirish matritsasining metodologiyasi	304
Keldiyorov Shohruh Ilyos o'g'li	
Sotish jarayonlari hisobini buxgalteriya hisobining xalqaro standartlari asosida takomillashtirish.....	308
Eshmuradov Ulug'bek Tashmuratovich	
Tijorat banklari faoliyatida transformatsiyalanish jarayonlarining asosiy yo'nalishlari.....	313
Bekmurodov Abbas Amiriddinovich	
Agroklasterlarda moliyaviy natijalar hisobini xalqaro standartlar asosida takomillashtirish masalalari.....	318
Alikulov Abdimo'min Ismatovich, Toshpulatov Jalil Baxodirovich	
Tijorat banklarida investitsiya siyosatini amalgalashirish muhim jihatlari.....	324
Abiyev Davron Ilhomovich	
Проблемы и решения при оптимизации финансового моделирования деятельности предприятия	331
Юлдошева Гулноза Абдинабиевна	
Hududiy iqtisodiy xavfsizlik va uning asosiy xususiyatlari.....	336
Raximov E. N.	
Boshqarish sifatining iqtisodiy mohiyati va uni rivojlantirish masalalari	343
Shoyev Davronbek Axmadjonovich, Ahmadjonova Gulsanam	
Важность данных о движении затрат для повышения эффективности управления предприятием.....	346
Расулова Ш. Х.	
Korxonalar daromadlariga ta'sir qiluvchi risklarning tahlili	351
Sa'dullayev Oybek Turdiali o'g'li	
Xalqaro standartlar asosida daromadlar hisobini tashkil etish.....	364
Abdusaidov Sanjar Jaloliddin o'g'li	
Выработка страховой системы защиты владельцев депозита.....	368
Узакова Камола Бехзодовна	
Обзор законодательных и регуляторных положений по введению и регулированию Исламской банковской деятельности в юрисдикции Республики Казахстан	372
Ёркулов Умиджон	
Перспективы развития производства и экспорта плодовоощной продукции в Узбекистане	378
Узганбаева Дилноза Тохтасиновна	
Перспективы развития государственного управления высшим образованием в условиях функционирования рынка	382
Умаров Диёр Равшанович	
O'zbekiston moliya tizimida mahalliy molianing o'ziga xos xususiyatlari	388
Turopova Nigora Xolmurod qizi	
Qishloq joylarda xizmat ko'rsatish sohasi orqali aholini ish bilan bandligini ta'minlash istiqbollari.....	393
Taylakova Dilafro'z Baymamatovna	
Увеличение привлекательности инвестиций в туристической отрасли через стратегическое финансирование	399
Хуснидинов Нуридин	
Agrobiznesni innovatsion rivojlantirish loyihibarini moliyalashtirishning metodologik asoslari	402
To'ychiyev Abduraxmon G'ofurovich	
Virtual bank – kelib chiqishi va moliyaviy xizmatlar kelajagi	406
Nabiyeva Feruza Odilovna	
Проблемы и перспективы развития депозитных операций коммерческих банков Республики Узбекистан	411
Холмирзаев Эльбек Баҳтиерович	
Smart-shartnomalar – raqamli marketingning zamonaviy texnologiyalaridan biri sifatida	415
Yahyoxonov N. B.	
Banklarda depozit operatsiyalarini hisobini yuritish tartibi	420
Mirzayeva Xilola Jaloliddin qizi	
Kichik biznes korxonalariga xorijiy investitsiyalarni jaib qilishning iqtisodiy samaradorligi	424
Mamanazarova N. J., Jamilova N. X.	
Проблемы привлечения финансирования за счет корпоративных облигаций	429
Рахмедова Мадинахон Нурсрат кизи	



Формирование финансовой стратегии местных бюджетов Примова Н. И.	433
Xizmat ko'rsatish korxonalarini soliqqa tortishning dolzarb muammolari va ularning yechimlari Pardayev Jamshid Muzaffarovich	440
O'zbekistonda hududlar kesimida raqamli iqtisodiyotning rivojlanish holati Uralov Baxtiyor Maximovich, Ishturdiyev Hasan Abdigapparovich	445
Experience of Islamic financial organizations in CIS countries and opportunities to use it effectively in Uzbekistan Sattarova Dilfuza Dilshodbekovna	450
Qashqadaryo viloyati hududlarining vertikal o'sish holati va xususiyatlari Erkayeva Gulbaxor Panjiyevna, Raximova Madina Shuxrat qizi	456
Innovatsion o'sishga inson kapitali ta'sirining zamonaviy yondashuvlari Ostanov Egamberdi, Ostanova Mashxura Egamberdiyevna	462
Kapital bozorida institutsional investorlar sifatida sug'urta kompaniyalari ishtiroti Omonov Sardor O'Imasovich	466
Tadbirkorlik subyektlarining raqamli transformatsiyasining asosiy va muhim jihatlari Nutfulloyev Tolib G'olib o'g'li	472
Korxonalarda korporativ madaniyatni rivojlantirish asoslari Sadikova Muslima Alisher qizi	478
Moliyaviy hisobotning xalqaro standartlari (MHXS)ga muvofiq moliyaviy hisobotlarni tuzish usullari Sabirova Zaynab Qadambayevna	483
Фондовые рынки и финансовая грамотность: путь к финансовому осознанию Режаббаев Сарвар Умархонович	488
Turistik korxonalarda yashil innovatsion mahsulotlar orqali samaradorlikni oshirish Ruzibayeva Nargiza Xakimovna	491
Milliy kapital bozorida korporativ qimmatli qog'ozlar amaliyoti tahlili Otaxonova Shohyora	497
Aholining turmush farovonligini yashlashning ijtimoiy-iqtisodiy masalalari Qobilova Shaxnoza	502
Surxondaryo viloyatida sug'oriladigan yerlardan foydalanish holatining statistik tahlili Sharifi Abdul Fatah	505
Economic and Social Significance of Personnel Management in Manufacturing Enterprises: A Dual Dimension Analysis Sarimsakov Baxtiyor Rahmonjanovich	512
Samarqand viloyatida iste'mol tovarlar bozorining rivojlantirish istiqbollari Usmanov Zayniddin Berdirasulovich	518
Qurilish tashkilotlarida xodimlarning innovatsion faolligini oshirish yo'llari Usmanov Iliom Achilovich	523
Investitsiya jozibadorligini baholashning o'ziga xos jihatlari va metodlari Uroqboyeva Farzuna Axmadjonovna	527
Mamlakatning iqtisodiy rivojlanishida sanoat 4.0 ning roli: tahlil va natijalar Xujaxonova Sitora Baxtiyor qizi	532
Raqamli iqtisodiyot sharoitida qishloq joylarda davlat xususiy sherikchilik asosida raqamli xizmatlarni takomillashtirish Xalimov Shaxboz Xalimovich	537
Kichik firmalar raqobatbardoshligini oshirishning mintaqaviy muammolari (Xorazm viloyati misolida) Vaisov Dilshod Ibodullayevich	542
"Sam Antep Gilam" mchjda marketingni boshqarishni takomillashtirish yo'llari Usmonova D. I.	549
O'zbekistonda energetika korxonalari faoliyatida korporativ boshqaruvining baholash usullarini tahlili Abduraxmonova Zarina Muysinjonovna	555
Factors for the Development of The Industrial Sector of the Economy Zakhidov Nodir Umidjanovich	559
Mintaqa tumanlararo xo'jalik yurituvchi subyektlar qo'shma biznesini konvergent modeli Yusupov Fayzulla Yakubovich	563
Aholini biznesga jalb qilishda tijorat banklarining roli Yaxshimuratova Xasiyat Xudaybergenovna	567



Mahalliy gastronomik turizmni rivojlantirishda nazariy asoslar.....	571
Sultonov B. A.	
Organizational Factors Influencing Leadership Styles and Procurement Outcomes	575
Saidakhmedov Islomjon Uligbekovich	
Проблемы привлечения иностранных инвестиций в инновационном развитии экономики Узбекистана.....	580
Хамракурова О. Д., Халмурзаев М., Аликулов С. А.	
Тенденции развития жилищного строительства.....	585
Алиева Зилола Маматвалиевна	
Учет и анализ производственных затрат на предприятиях	589
Аделя Азаматова Нематова, Ибрагимов Мансур Мардонович	
Meva-sabzavotchilik klasterlarini rivojlantirishda xorij tajribasi.....	592
Botirov Erkinjon Xayitovich	
Zamonaviy xizmat ko'rsatish bozori: xalqaro tendensiyalar va uy-joy fondi muammolari sarhisobi.....	598
Sanakulova Barnogul Rizakulovna, Berdiyeva Dilfuza Axatovna	
Роль рынка капитала в обеспечении макроэкономической стабильности Республики Узбекистан	605
Дадаханова Саида Махаммаджон кизи	
Iqtisodiyotning xususiy sektorida inson resurslarilarni moddiy rag'batlantirishni takomillashtirishda xorij tajribasi.....	608
Baxtiyorova Umida Ulug'bek qizi	
Korxonalarning investitsiya faolligini ta'minlashda soliqlarning rag'batlantiruvchi rolini oshirish xususiyatlari.....	613
Ilyasova Barno Axmadovna	
Dunyo davlatlari iqtisodiyotini rivojlantirishda investitsiyalarni jalg qilish tendensiyalari.....	618
Imomaliyeva Mohizoda, Raxmatullayev Lazizbek Nematullo o'g'li	
Особенности применения теории игр в задачах организационно-экономического механизма тепличного хозяйства	623
Дурманов Акmal Шаймарданович	
Sanoat korxonalarida iqtisodiy resurslar mohiyatini tavsiflovchi tushunchalar	628
Doniyorova Shaxnoza Doniyorovna	
Mikromoliyalash tashkilotlari faoliyatining operatsiyalar tahlili.....	633
Kamalov Shuxrat Kamalovich	
Temiryo'l transporti sanoat kompleksi korxonalarida ijtimoiy va mehnat munosabatlari takomillashtirishning nazariy va uslubiy asoslari.....	637
Kadirova Sharofat Amonovna	
Qishloq xO'jalik korxonalarida xarajatlar hisobi va mahsulot tannarxini takomillashtirish masalalari	645
Yuldashev Sherali Xayitovich, Ishturdiyev Hasan Abdigapparovich	
Анализ экологических факторов и их влияние на финансовую безопасность страны.....	650
Ёдгоров Сардорбек Самадович	
Superior directions, modern trends and prospects for the development of the financial market.....	655
Narziyeva Guzal Baxtiyorovna, Raximova Umida Rabbimovna	
Kichik biznesning eksport salohiyatini oshirishda jahon tajribasi	659
Kambarova Sh. M.	
Theory and practice of evaluation of capital assets in Uzbekistan.....	665
Usmonov Bunyod	
Xizmat ko'rsatish sohasini asosiy tarmoqlariga yo'naltirilgan global investitsiyalar holati va prognozini tahlili	668
Muxammadiyev Kamoliddin G'ulomiddinovich	
Методологические основы банковского кредитования и классификация факторов, влияющих на особенности получения кредитов	672
Каримова Азиза Махомадризояева	
Sanoat salohiyati va omillar unumdarligini iqtisodiy-statistik baholash usullari.....	676
Kasimov Azamat Abdulkarimovich	
Цифровизация банков: риски и стратегии управления финансовыми активами в цифровой эпохе.....	682
Кодиров Бобур	
Davlat-xususiy sherikligi asosida iqtisodiyot tarmoqlarining investitsion salohiyatini oshirishning o'rta muddatga mo'ljallangan istibollari (O'zbekiston temiryo'llari AJ misolida)	689
Qodirov Jasurbek Sharofiddinovich	



Banklarda mummoli kreditlar bilan ishlash: samarali strategiya va yondashuvlar Mirsaliyev Erkin Ergashevich	696
Agrosanoat ishlab chiqarishining raqobatbardoshligini oshirish va uning innovatsion rivojlanish bilan o'zaro bog'liqligi Dusmatov Begmuhammad Olimjonovich, Muxtorova Oydin Sayfiddin qizi	700
Hududlar iqtisodiyotini oshirishda investitsiyalarning roli Akishova Shaxnoza Davlet qizi	707
Xizmat ko'rsatuvchi korxonalarning iqtisodiy salohiyatini shakllantirish mexanizmlari Erdonov Muhammadamin Erdon o'g'li, Ibragimov Shoxrux Baxtiyorovich, Ataqulov Jahongir Valijon ug'li	712
Sug'urtada anderrayting xizmatini (ARDL) modeli tahlili asosida takomillashtirish..... Mirzoyev Sayfullo Fayzulloyevich	717
Роли банков в повышении привлекательности инвестиционной среды в Узбекистане..... Насиров Дилшод Фарходович	727
Пути улучшения инвестиционного климата в Республике Узбекистан Нозимов Элдор Анварович, Санатиллоев Ферузшох Бахтиёр угли	731
Iqtisodiyot, atrof-muhit, jamiyat va madaniyat o'rtaсидagi muvozanatga - obodonlashtirish xizmatlarining ta'siri..... Norkulova Dilfuza Zoxidovna, Xayitov Jamshid Xolvoyevich	737
Повышение эффективности депозитной политики в коммерческих банках..... Нуриллаев Рахмат Ярашевич, Нуриллаев Шердил Жамолиддин угли	741
Xo'jalik yurituvchi subyektlarda tovar-moddiy zaxiralar manbalari va ularni shakllantirish amaliyoti Nurmanov Ulugbek Anorbayevich	747
Yer rentasi mulkchilik munosabatlari rivojlanishning zaruriy sharti sifatida..... Abdunazarov O.	752
Формирование и развитие цифровой экономики (на примере Российской Федерации и Республики Узбекистан) Ким П. В.	756
Tijorat banklari korporativ boshqaruvida bank xizmatlari samaradorligini Kudratov Sunnatulla Ropijanovich	760
Tijorat banklari depozit siyosatining banklar resurs salohiyatini oshirishdagi roli Jo'rayev Isroi Ibrohimovich	764
Ways of Development of Electronic Commerce in Uzbekistan Javliyev Nuriddin Bektemir o'g'li	770
Hydro Energy as the Important Factor of the "Green Economy" .. Isroiilov Xusanboy Ibrohimjon o'g'li	775
Navoiy viloyatida turizmni rivojlanterish Isomiddinov Sherzod Sirojiddin o'g'li, Azamatova Nozima Jaxongirovna	781
Mehnat resurslaridan foydalananish samaradorligi (Qoraqalpog'iston Respublikasi misolida)..... Halimova Dilora Olimboyevna	784
Davlat qimmatli qog'ozlari bo'yicha daromadlilik egri chizig'ini aniqlashning fiskal va monetar siyosatni muvofiqlashtirishdagi ahamiyati..... Hakimov Hakimjon	787
Intellektual mulkni boshqarish jarayonlarni o'rganishning nazariy muammolari Tirkashyev Farhod Mahmudovich	793
Sug'urta kompaniyalari va tijorat banklari integratsiyalashuv jarayonini zarurligi va ahamiyati..... Xudoiberdiyeva Sadoqat Abdumannonova	796
Роль Среднеазиатских коллекций в развитии музеев России Абдуллаева Нигора Санжаровна	801
Hududlarda inklyuziv turizmni rivojlanish muammolari va istiqbollari..... Qo'ziboyev Boxodir Azzamboy o'g'li, Ibragimov Behruz Ravshan o'g'li	804
Oliy ta'lim tizimida talabalar bilimini yuksaltirish jarayoni: muammolar va yechimlar .. Hakimov Nazar Hakimovich, Vaxobova Marg'uba Abduxamidovna	808
Yashil iqtisodiyot: mazmun mohiyati, nazariya va amaliyot .. Yuldashev Mutallib Ibroximovich	812
Samarqand viloyatida iste'mol tovarlar bozori tahlili .. Xudaynazarova Dilnoza Gafurovna	819
"HAVAS COMFORT MEBEL" MChJda marketing xizmatini tashkillashtirish va uning samaradorligini oshirish yo'llari .. Musyeva Shoira Azimovna	823



Tadbirkorlik subyektlari faoliyatini soliqlar vositasida rag'batlantirishning klassik nazariyalaridan foydalanish imkoniyatlari.....	831
To'xsanov Qudratillo Nozimovich	
Yoshlarning ish bilan bandligini ta'minlashning asosiy yo'nalishlari.....	837
Mamaraximov Bekzod Erkinovich	
Chakana bank xizmatlarini rivojlantirish hududlar barqaror rivojlanishining omili sifatida.....	841
Niyozov Zuxur Davronovich	
Raqamli texnologiyalar asosida oziq-ovqat ta'minoti zanjirini rivojlantirish omillari.....	845
Yusupov Muxiddin Soatovich	
O'zbekistonda korporativ kreditlash amaliyotini rivojlantirish orqali investitsiya jalg qilish imkoniyatlari.....	855
Asatullayev Alisher	
Davlat budgeti jarayonini takomillashtirish masalalari.....	860
Ataxanov Bekpo'lat Abdullayevich	
Особенности применения теории игр в задачах организационно-экономического механизма тепличного хозяйства	866
Дурманов Акмал Шаймарданович	
Yuridik shaxslar mol-mulkini soliqqa tortishni rivojlantirish yo'llari	872
Gadayev Jaxongir Muhammadi o'g'li	
Some Principle Issues in the Effective use of Budget Funds in Universities	876
Khairiddinov Sh. B.	
Directions of Using Negotiations in Keeping Peace and Ensuring Stability in Society	879
Kholdarova Fariza Tukhtabaeva	
Elektrotexnika sanoati korxonalarida qayta tiklanuvchi energiya manbalaridan foydalanish.....	883
Mamayusupova Mashxura Sodiqovna	
Elektron tijoratning zamonaviy iqtisodiyotga ta'sirini o'rganish va uni rivojlantirishning asosiy yo'nalishlarini aniqlash	887
Maxmudov Lazizbek Ubaydullo o'g'li	
Foreign Direct Investment and Electricity Consumption During Uzbekistan's Green Transition	896
Nurbek Khalimjonov	
Davlat-xususiy sherkilik loyihibalarini qarz kapitali orqali moliyalashtirishni takomillashtirish	902
Oblomuradov Narzullo Naimovich, Shavkatov Navruzbek Shavkatovich	
Mol-mulk solig'ining soliqqa tortish tartibini takomillashtirish	910
Poyonov Bobur Bekmurod o'g'li	
Konfutsiychilik axloqiy negizlarida olamiy tartibot.....	916
Ruzmatova Gulnoz Miraxrarovna	
"Yashil iqtisodiyot" ni joriy etish istiqbollari	923
Saloxov Sirojiddin Sadreddin o'g'li	
Investitsiyaning iqtisodiy mohiyati va O'zbekiston iqtisodiyotida tutgan o'rni.....	928
Samijonov Musobek G'ayratjon o'g'li	
O'zbekiston qishloq hududlarida maishiy xizmat ko'rsatish sohasini rivojlantirish.....	933
Sharifov Shuhrat Saidahmadovich	
Exploring Big Data Applications for Knowledge Management in Higher Education Administration.....	936
Shakhzod Saydullaev	
O'zbekiston sug'urta bozorida qayta sug'urta faoliyatini rivojlantirish istiqbollari	944
Sharobiddinov Akramjon Goyibbayevich	
Ekologik turizmning turlari va uni tashkil etishda tabiiy resurslarning ahamiyati.....	950
Soatov Yusuf Xo'jayor o'g'li	
Mamlakatga xorijiy investitsyalarni jalg etishda investitsion jozibadorlikni oshirish istiqbollari	954
To'laganova Ruhshona Farrux qizi	
Raqamli iqtisodiyotga o'tish sharoitida maktabgacha ta'lim xizmatlarini holati	959
Umurzakova Dilnoza Egamberdiyevna	
Issues of Improving Production Cooperation in the Industry Network of Our Country	964
Xomidov Mirodiljon Xasanboy o'g'li	
Foydaning soliq obyekti sifatida shakllantirish zaruriyati.....	971
Yo'ldasheva Mohiraxon Ochestva	
O'zbekistonda energetika korxonalari faoliyatida korporativ boshqaruvining baholash usullarini tahlili.....	975
Abduraxmonova Zarina Muysinjonovna	



Soliq organlari va soliq to'lovchilar o'rtaсидаги munosabatlarning yangi tizimi sharoitida soliq nazorati.....	980
Abdusherozov Abdullo Baxtiyorovich	
"Ijtimoiy himoya yagona reyestri" axborot tizimining aholini ijtimoiy himoya qilishdagi o'rni.....	984
Aliyev Ma'ruf Komiljon o'g'li	
O'zbekistonda sug'urta kompaniyalarining moliyaviy barqarorligini ta'minlash yo'nalishlari.....	991
Baxriyev Dilshod Rizvonkulovich	
Analiz влияния цифровой экономики на эффективность налоговых органов	996
Бобомуротова Манзура Панжи кизи	
Tadbirkorlik muhitini yaxshilash orqali kambag'allikni qisqartirish va aholi daromadlarini oshirishning iqtisodiy-ijtimoiy ahamiyati.....	1000
Irmatova Lola	
Korxonalarda pul mablag'lari auditini takomillashtirish yo'llari.....	1005
Karamatova Noiba Xusniddinovna	
Hududlarda inklyuziv turizmni rivojlanish muammolari va istiqbollari.....	1010
Qo'ziboyev Boxodir Azzamboy o'g'li, Ibragimov Behruz Ravshan o'g'li	
Yashil iqtisodiyotga o'tish ekologik barqarorlikning muhim omildir	1014
Yuldashev Farhodbek Abdumutalibovich	
Strategik boshqaruvin hisobini tashkil etish asoslari va tamoyillarini takomillashtirish.....	1017
Pardayeva Shahnoza Abdinabiyevna	
Факторы развития культурного туризма в Узбекистане	1022
Пулатова Сурайё Юлдашевна	
Iqtisodiyotni raqamlashtirish sharoitida oilaviy korxonalarning xizmatlar ko'rsatish sohasidagi o'rni va funksiyalari	1026
Tog'ayeva Dilnoza Azamatovna	
Covershenstvovanie metodologii issledovaniya demograficheskikh processov	1031
Тула Нодирбек Баходир угли	
Innovacionnye technologii v sfere stroahovaniye.....	1037
Хайдарова Нигинахон Шухрат кизи	
Iqtisodiyotni innovatsion isloh qilish sharoitida yer hisobini yuritishning ahamiyati.....	1042
Hojiyev Qo'chqor Mamadiyorovich	
Qattiq maishiy chiqindilarni utilizatsiya qilish orqali qayta tiklanuvchi energiya manbalaridan keng foydalanishni takomillashtirish.....	1047
Sherqulov Nodir Erkin o'g'li	
Mirovoy opyt ispolzovaniya denejnykh i naturnalnykh transfertov v sozialnom obespechenii....	1052
Гулноза Тохировна Самиева	
Davlat xaridlarini amalga oshirish orqali raqobatni rivojlantirish yo'llari	1057
Majidov Nizomjon	
Raqamli iqtisodiyot davrida kontent marketingdan foydalanish va uning bosqichlari	1064
Tohirjonov Ahmadjon Tohirjon o'g'li, Ergashxodjayeva Shaxnoza Djasurovna	
Aksiyadorlik jamiyatlarini kapitalini shakllantirish manbalari va usullarini takomillashtirish.....	1070
Norqulov Mirsaid Tulqin o'g'li	
Qishloq xo'jaligi sohasidagi investitsion jozibadorlikni oshirish zaruriyati	1075
Badalov Jamshid Jamolovich	
Foyda solig'i tushumi va uning O'zbekiston soliq-budget tizimidagi ahamiyati.....	1080
Shirinov Sabir Erkinovich	
O'zbekistonda davlat korxonalari aksiyalarini moliya bozorlarida sotishni jadallashtirish yo'nalishlari	1084
Anvar Eshmatov	
Baliqchilik xo'jaliklarida xodimlar bilan hisob-kitoblar hisobining tashkiliy va uslubiy jihatlari	1088
Ametova Nasiba Danilovna	
Tijorat banklari tomonidan eksportiyor korxonalarning kreditlash amaliyotini takomillashtirish	1092
Bayjanova Gozzal Sarsengaliyevna	
Digital Transformation of Tax Systems.....	1096
Boburjon Turanboyev Qodirjon o'g'li, Musabekov Sherali Nazarali o'g'li	
Yangi O'zbekistonda xotin-qizlarning ijtimoiy-iqtisodiy faolligini oshirish yo'nalishlari.....	1101
Raxmonova Aziza Tolibovna	
Transitioning to a Green Economy and Implementing Sustainable Technological Changes in Uzbekistan	1106
Umarov Elshod G'ulom o'g'li	



Texnik yo'nalishdagi oliy ta'lif muassasalari daromadlari tarkibi va ularning o'ziga xos jihatlari.....	1112
Yuldashev Elmurod Abdujalil o'g'li	
Совершенствование системы профессионального управления жилищно-коммунальным хозяйством Узбекистана	1116
Икромова Ханифа Одиловна	
Sanoat korxonalarini kreditlash amaliyotining zamonaviy holati.....	1121
Kamalova Jamila	
O'zbekistonda davlat ishtirokidagi korxonalarning huquqiy maqomi va ularni isloh qilishning istiqbollari....	1125
Qahhorov Azizjon Ahror o'g'li	
Nodavlat notijorat tashkilotlari mablag'lari va ulardan foydalanish to'g'risidagi bajarilishlarga oid hisobotni tuzish va taqdim etish tartibi	1131
Ne'matov Oybek Ismatullayevich	
Predpriятие автомобильной промышленности как объект реализации концепции устойчивого развития	1136
Туйчиев Комилжон Лазизович	
Tijorat banklari aktivlari diversifikatsiyasining nazariy ahamiyati	1143
O'ktamova Nozima Narzulla qizi	
Tijorat banklarida yangi masofaviy bank xizmat turlarini rivojlantirish	1146
Umarov Abdulquddus Abdilkhatovich	
Nekotorye voprosy ekonometricheskoy otsenki CES – funktsii i ik prakticheskoe primenenie v ekonomicheskikh zadachakh	1151
Шадиева Гулнора Мардиевна, Усманов Фарзод Шохрухович	
Ispolzovaniye ikhushchennogo intellekta v sportivnoy industrii.....	1158
Усманова Дилфузахон Иброхимовна	
The Role and Significance of Internal Audit as an Effective System of Internal Control in Business Entities	1163
Po'latov Sherzodbek Oybek o'g'li, Farmonov Ilhomjon Iqboljon o'g'li	
Qishloq xo'jaligini barqaror rivojlantirishda investitsiyalardan foydalanishni takomillashtirish (Andijon viloyati misolida)	1168
Kolmatov Sanjarbek Xojimamatovich	
O'zbekiston temir yo'l transport tizimi rivojlanishining asosiy ko'rsatkichlari.....	1174
Qilichev Umid Ibadullayevich	
Hozirgi kunda O'zbekiston Respublikasi sharoitida raqamlı banklar resurslarini oshirish choralari	1181
Kamraqulova Gulnozaxon Faxriddin qizi	
O'zbekiston Respublikasi tijorat banklari kredit foiz stavkasini muvofiqlashtirish masalalari	1185
Jumayev Muzaffar Mahmud o'g'li	
O'zbekistonda Islom banklari faoliyatini tashkil etishning ijtimoiy-iqtisodiy ahamiyati	1191
Vasiyev Alisher Samiyevich, Sayfullayev Sirojiddin Soli o'g'li	
Islom iqtisodiyotining mohiyati.....	1197
Sayfullayev Sirojiddin Soli o'g'li	
Budget mablag'larini taqsimlanishi va maqsadli sarflanishida inson kapitalidan foydalanish va jamoatchilik nazoratining samaradorligi	1201
G'ofurov Bekzod Fayzulla o'g'li	
Maxsus iqtisodiy zonalar investitsiya muhiti jozibadorligini oshirishda tarif va notarif mexanizmlaridan foydalanish imkoniyatlari	1207
Ja'sur Umirzoqov Artiqboy o'g'li	
Перспективное развитие промышленной кооперации между странами	1212
Назарова Раъно Рустамовна, Жартай Жанибек Маратулы	
Soliqlar yig'iluvchanligini oshirishga ta'sir etuvchi omillar	1218
Berdieva Uguloy Abduraxmanovna	
Ta'lif sifatini ta'minlash oliy ta'lif xizmatlari bozorini rivojlantirishning asosiy omili.....	1222
Nematov Inatillo Ubaydullayevich	
Aholiga ko'rsatiladigan bank xizmatlarini takomillashtirish.....	1228
Umurzakova Adiba Ochilovna	
Tijorat banklari resurslari shakllanishining manbalari va yo'llari.....	1232
Raxmanov Ilhom Xurramovich	
Faktorye razvitiya kul'turnogo turizma v Uzbekistane	1238
Пулатова Сурайё Юлдашевна	



Пути эффективного использования внутренних инвестиций в национальной экономике	1242
Рафиева Зарина Хусановна	
Development of the Country's Economy Through the Development of the Stock Market in Developing Countries	1246
Akhmedov Doniyorbek	
O'zbekistonda raqamli iqtisodiyotini rivojlanishi va uning asosiy yo'nalishlari	1250
Azizova Manzura Ibragimovna	
The theoretical importance of product cost reduction in industrial production.....	1254
Dilfuza Baxramovna Safarova	
Fond bozorlarining tashkil etilishi va rivojlanish tendensiyalari.....	1261
Shamsiyev O'ktam Sayfitdinovich	
Mamlakatda davlat tibbiyot muassasalarining tutgan o'rni va ularni rivojlantirish yo'nalishlari.....	1266
Sultonova Mushtariy Abdulabbosovna	
Obligatsiyalar bozorida banklarning ishtiroki va ahamiyati.....	1272
Xushvaqov Islombok Muxammadi o'g'li	
Milliy iqtisodiyotimizda investitsiya portfelini shakllantirishning nazariy asoslari	1277
Ibragimov Gafurjan Axmetovich	
Kompaniyalarning tashqi savdo faoliyatini moliyalashtirishning nazariy asoslari va xorij tajribasi	1282
Ibragimov Mansur Axmedovich	
Mahalliy budjetlar daromadlari ijrosining samaradorligini oshirish masalalari (Jizzax viloyati misolida).....	1286
Mamatqulov Omonulla Mamatqulovich	
Ключевые факторы успеха в мотивации и управлении проектными командами.....	1295
Мансурова Севара Мансуровна	
Mehmonxona biznesida CRM tizim xizmatlarini loyihalash	1298
Ishanxodjayeva Dilfuza Erkinovna	
Внедрение цифровой трансформации высших учебных заведений.....	1302
Кучаров Аброр Сабиржанович, Абдурахмонов Абдумалик Абдурашидович, Набиева Нилуфар Наби қизи	
Mamlakatimizda masofaviy bank xizmatlarini ko'rsatuvchi tizimning rivojlanish tendensiyasi	1310
Maxmudova Muxlisa Qodirjon qizi	
Tadbirkorlik subyektlarini moliyaviy qo'llab-quvvatlashning nazariy asoslari.....	1319
Davronov Saxobiddin Faxriddinovich	
O'zbekistonda suv zaxiralardan foydalanishning retrospektiv tahlili	1324
Axmedov Sayfullo Normatovich	
Raqamli iqtisodiyot rivojlanishida to'lov tizimlarining o'rni	1334
Ismailov Xusanboy Muhammadqosim o'g'li, Rizayev Anvar Baxtiyorovich	
Fostering Entrepreneurship and Enhancing Women's Employment: The Uzbekistan Perspective	1338
Kholiyorova Shokhista	
Zamonaviy soliq tizimlarining amal qilish xususiyatlari	1341
Taniyev Ahmadjon Bahromovich	
Mamlakatimizda tijorat banklarini tashkil etishning huquqiy asoslari	1347
Masharipov Maxmud Bekturdiyevich	
Mamlakat iqtisodiyotining samarali rivojlanishida hayot sug'urtasining o'rni	1352
O. Jono'zoqov	
Sanoatda resurs tejamkorligini ta'minlash orqali barqaror rivojlanishga erishish	1358
Ergashev Sanjarbek Sobirjon o'g'li	
Southeast Asia's Green Economy and Environmental Taxation	1364
Fayzieva Nargiza Rabimovna	
Tijorat banklari biznesini boshqarishning asosiy yo'nalishlari va tahlili.....	1371
Raxmatov Azizjon Jaloliddinovich	
O'zbekiston Respublikasida islom banklarini tashkil etishda xorij tajribasining o'rni	1375
Yo'ldosheva Iroda Ibodulla qizi	
Baliqchilik tarmog'iда samaradorlikni baholash masalalari	1380
Fayziyev Oybek Raximovich, Aitimbetov Amirbek Koishibekovich	
Qishloq xo'jaligida innovatsion iqtisodiyotni rivojlantirishning huquqiy-iqtisodiy asoslari va davlat siyosati..	1389
Xalikov Suyun Ravshanovich	
O'zbekiston Respublikasi hududlari ijtimoiy-iqtisodiy rivojlanishiga ilmiy yondashuvlar	1394
Mullabayev Baxtiyarjon Bulturbayevich	



O'zbekistonda davlat-xususiy sherikchilik loyihalarida islomiy moliyalashtirish konsepsiyasini asoslash va joriy etish.....	1401
Zayniddinov Ruhiddin Xusniddin o'g'li	
Korxonalar faoliyatini ifodalovchi umumiy ko'rsatkichlar asosida reytingni aniqlash	1411
Maxkamboyev Komil Abdulxakovich	
Dorivor o'simliklarni yetishtirish va qayta ishlashda klaster-kooperatsiya tizimi samaradorligini oshirish masalalar	1416
Xo'jaqulova Nigora Rustamovna	
Kimyo tolalari asosida to'qimachilik sanoatini diversifikatsiyalash.....	1424
Raximov Furqat Jalolovich	
Xorijiy investitsiyalarni jalb qilish orqali mamlakat iqtisodiyotini rivojlantirish istiqbollari	1431
Alimbayeva Sevara Alimbayevna	
O'zbekistonda islom banklarini tashkil etish zaruriyati va rivojlantirish imkoniyatlari	1437
Yo'Idosheva Iroda Ibodulla qizi	
Yalpi sug'urta mukofoti hajmiga ta'sir etuvchi omillar asosida sug'urta bozorini ekonometrik tahlili.....	1441
Mirzayev Bobur Soyibjonovich	
Biznesni tugatishning yakuniy bosqichi: tashkiliy-uslubiy ta'minotini takomillashtirish	1448
Davletov Ikram Raximberganovich	
Обеспечение безопасности продуктов питания в меняющемся мире	1452
Нуриллаев Рахмат Ярашевич	
Turizm infratuzilmasini rivojlantirishda klasterlash imkoniyatlaridan foydalanish	1458
Mavlanoval G'olib	
Iqtisodiyotni innovatsion rivojlantirish yo'liga o'tkazish sharoitida "yashil" sanoat siyosatini amalga oshirish xususiyatlari	1464
Fayzullayev Jonibek Negmatullayevich, Umarov Oqil Omiljonovich	
Mетод проектов как одно из условия успешного формирования антикоррупционной компетенции студентов высшей школы	1470
Мохоров Дмитрий Анатольевич	
Mehnat migratsiyasi jarayonlarini tartibga solishning xalqaro huquqiy asoslari va institutlari	1476
Askarov Zoxidjon Sadikjanovich	
Tijorat banklarining moliyaviy barqarorligini mustahkamlash va ta'minlash yo'llari.....	1481
Abdusalomon Olimjon Eshmirzayevich	
Marketing Mix, Retail Trade, Material Environment in Marketing.....	1485
Egamberdiyev Muzaffar	
Davlat tomonidan aholi bandligini tartibga solish ilmiy konsepsialarining evolyutsiyasi	1489
Ismoilov Azizbek	
Significance of Investment Activity in Tourism and its Development.....	1493
Utkirjan Akhmedov	
Корпоративные структуры и их влияние на развитие учета и отчетности	1498
Хайдарова Дилдора Жахонгир кизи	
Происхождение и роль социального сельского хозяйства в современной экономике	1506
Эгамбердиев Хумоюн Хамрокулович	



SIGNIFICANCE OF INVESTMENT ACTIVITY IN TOURISM AND ITS DEVELOPMENT

Utkirjan Akhmedov

Alfraganus University Teacher of the Department of Economics,
Faculty of Economics



Abstract: This article describes the tourism sector, areas of investment activity in it, work done and planned in this direction in Uzbekistan. Today, the tourism sector in Uzbekistan has become a rapidly and steadily developing industry, and its activities are aimed at broad corrective development and protection.

Key words: Tourism, economics, investment, investment, result.

Annotatsiya: Ushbu maqolada turizm sohasi, undagi investitsiya faoliyati yo'nalishlari, O'zbekistonda bu borada amalga oshirilgan va rejalahtirilgan ishlar haqida so'z boradi. Bugungi kunda yurtimizda turizm sohasi jadal va barqaror rivojlanayotgan sohaga aylangan bo'lib, uning faoliyatini yanada rivojlantirishga qaratilgan.

Kalit so'zlar: Turizm, iqtisodiyot, investitsiya, sarmoya, natija.

Аннотация: В данной статье рассказывается о сфере туризма, направлениях инвестиционной деятельности в ней, проделанной и планируемой работе в этом направлении в Узбекистане. Сегодня сфера туризма в Узбекистане стала быстро и стабильно развивающейся отраслью, а ее деятельность направлена на масштабное развитие и защиту.

Ключевые слова: Туризм, экономика, инвестиции, инвестиции, результат.

ACCESS

Today's in a day in Uzbekistan tourism field fast And stable has become a developing industry and its areas of activity are widely developed has reached going to Tourism development because of service show field too much develops separately, its share in the country's gross labor product increases and service showing service, quality like separately Aspects big attention being directed.

The most important economic feature of tourism-related activities is that they contribute to the three priority goals of developing countries. The first — generates income, the second — provides employment, and the third — is noted as a mobile network in increasing foreign exchange earnings. We also believe that the tourism sector plays an important role as a driving force for the economic development of the country. Since this sector influences various stages of economic development, it primarily depends on the tourism potential of each country. Given the complexity of tourism consumption and its economic impact, integrated with other productive sectors, it ensures rapid economic growth.

Tourism in development present time trends his too much world impact on the economy of individual countries and regions what's happening shows. Tourism population to himself where needs to satisfy directed activity made by increasing National economy big independent on the field turning around going This needs another diversity because of not only tourism enterprises participate, but also enterprises in other fields as one of the factors that have a multiplicative effect on the development of the national economic complex tourism manifestation will

About investments in tourism and investments in general talk, first of all, about what foreign investment is Certainly imagination have be need Uzbekistan Republic According to the Law of the Republic of Uzbekistan on Foreign Investments and Guarantees of Activities of Foreign Investors adopted on May 5, 1994, the following can be foreign investors in the Republic of Uzbekistan:

- sheet People countries;
- foreign legal individuals;
- International organizations;



- sheet People citizens, associations;
- Uzbekistan Republic sheet in hand constant life citizens.

Foreign attachments Attraction in achieving investments politicians importance very important. The Republic of Uzbekistan is proof of this. The president Sh. Mirziyoyev at the bottom _ thoughts if we bring to the goal in accordance with will be: - "We are concerned about the strengthening of investment policy in our country separately a priority importance Let's get a look. Foreign attachments And advanced technologies into the economy Attraction achieve that's all sheet in countries diplomatic our offices serious Job take go must This that's all External affairs ministry activity promote growth, sheet in countries our ambassadors Not only political, simultaneously with issues of attracting investment to our country active study necessary. Their this O activity control do This is the activity of the Foreign Policy Committee of the Senate of the Oliy Majlis field And powers expand necessary What I think" (December 2016).

LITERATURE REVIEW

Currently, the model of the impact of tourism on the economy is based on statistical data rather than on theoretical concepts and hypotheses. P.Rota is recognized by almost all supporters of the tourism economy. Indeed, despite the fundamental changes in world tourism and the economy since 1959, P.Rotu's hypothesis continues to be confirmed by new statistics and modern principles.

The American economist P.Rotow was one of the first to draw attention to tourism as an economic reality and determined the relationship between the economic stages of tourism development in countries and the specific features of tourism development in them.

Today, the main centers of international tourism are located in economically developed countries, where tourism has become one of the signs of the development of the "middle class" and a product of mass consumption. According to P. Rotu's forecast, domestic tourism is rapidly developing in developing countries as a means of increasing income in the service sector, as a means of employing the local population and developing infrastructure. Foreign tourism develops with the presence of foreign investment.

The opinions of scientists about tourism can be divided into the following groups - tourism is: a mechanism for understanding the world, a method of trade, a source of profit, a way to improve culture, a way of acquiring knowledge, a source of currency. Professor Orhan Kalkan from the Turkish Tourism University (1960) recognized tourism as a source of improving human health and prolonging life. This theory has been proven over the years and many countries have developed a hotel industry. Many European scientists also expressed their opinions on this matter - Michael McNulty, Shane Brown, Henry Urbanski, Bruce Silner, Robert Down, Caroline Cooper and American professor John Walker.

Economists have expressed different scientific and theoretical opinions about tourism. According to the Arab scholar Ibn Khaldun (1200-1300), travel and tourism are a source of development of trade in goods at the state level; the construction of caravanserais means extracting additional state income through the merchants (Tashmuradov T. 1993, p. 84).

A.Smith's theory of absolute superiority (1776) - due to the natural superiority of individual countries, due to natural resources and climate, tourism is developing in these countries at a high rate.

Thomas Cook was the first to prove in practice that tourism is a source of income. Cook opened his first travel business in London in 1860, called Thomas Cook Travel. Within 20 years, Cook's firm expanded its operations and toured North America.

According to American Professor John Walker and Professor Caroline Cooper, tourism is a powerful economic tool that can be used to create international currency flows.

The Heckscher-Ohlin theory states that capital-intensive countries export capital-intensive goods and import labor-intensive goods and tourism services.

Currently, scholars who interpret tourism as monetary wealth are the monetarist group, in their opinion, tourism is definitely an international business and the economic outcome should be measured by the currency brought from another country.

When studying tourism development, it is necessary to rely on a theoretical method of analysis supported by empirical research. The theories of international trade and international finance are very effective and together constitute the economic theory of world economic relations.

In economic theory, there are theories that explain the country's position in tourist exchange, international distribution of tourism services and development directions, which include:

- theory of absolute superiority;
- theory of comparative advantage;
- theory of factor correlation;
- product life cycle theory;



- theory of similarities between countries.

A. Smith's theory of absolute superiority (1776) - thanks to the natural superiority of individual countries, depending on their natural resources and climate, in these countries the possibility of rapid development of tourism is created, as well as the development of technology and skilled superiority. labor resources corresponds to the monopolization of exports. In 1776, A. Smith, in his book "An Inquiry into the Nature and Causes of the Wealth of Nations," stated that the wealth of a country is based on the goods and services available in it. He also argues that if trade between countries is not restricted, each country will begin to specialize in those productions in which it has an absolute advantage. An example of this is the export achievements of Italy - ceramic products, France - wine, Germany - the chemical industry, Japan - electronics, information technology, the USA - the automotive industry, etc.

The theory of absolute advantage also plays an important role in international tourism. Indeed, some countries have rare tourism resources and rare natural sites. For example, in the USA - Niagara Falls, in Nepal - Chomolungma, Egyptian pyramids, Indian Taj Mahal, Greek Acropolis, Italian Colosseum, Uzbek Samarkand, Bukhara, Urgench. Unique natural monuments and works of art created by man determine the country's monopoly status and attract foreign tourists to visit them.

According to Professor Caroline Cooper, «tourism is a powerful economic tool that can be used to generate the foreign exchange flows necessary for effective international competition»; American professor John Walker defines that "tourism is the science, art and business of attracting, accommodating and entertaining people traveling for pleasure and business."

Tourism development is being rethought on the basis of postmodernism, that is, the theory of postmodernism that emerged in the 1950s and 1960s. Connecting post-industrialism with the concept of post-industrial society (society after industrialization), D. Bell develops areas of intellectual activity and professional specialization in the field of information in connection with the field of tourism. In the tourism sector, innovation is being introduced and development is taking place through the use of smart technologies and knowledge. Based on this theory, integration processes begin to penetrate the tourism sector. Recreation, tourist accommodation, food, entertainment and other activities will be converted into standardized services. A modern computer reservation system was founded - the Computer Reservation System (CRS). Reservation systems were created in the air transport industry, namely American Airlines and United Airlines. In addition, information and communication technologies and global distribution systems (GDS) were widely introduced in tourism; transnational companies entered the tourism sector, primarily in the hotel sector, catering, transport, and the market for consumers of tourism services began to dominate.

In the model of postmodernism, the territorial approach becomes more important. The reason for this is that there are many types of services offered to meet the individual needs of tourists and it is important to have them in one place. Therefore, efforts are being made to find ways for the integrated development of regions with a certain tourism potential, special attention is paid to the organization of tourism clusters.

In the postmodernism model, the cluster approach plays an important role in the sustainable development of tourism. Therefore, in developed countries, tourism clusters are ineffectively used as an important tool for increasing the competitiveness of the tourism sector. One of the founders of the cluster approach is Professor Michael Porter from Harvard Business School, who defines a cluster as a group of closely related, interconnected, complementary enterprises and related organizations operating in a specific network (Порттер М.Э. 2001, С.208).

A number of countries choose one of two types of models in the process of organizing tourism clusters, that is, measures of state support and incentives are taken for clusters purposefully organized by the state or independently organized by private business entities. In particular, the activities of clusters in the United States are supported by the state by attracting investments and scientific research. An important form of entrepreneurship is mainly large private business.

In Italy, the activities of tourism clusters are controlled by the state in terms of compliance with antimonopoly legislation, and support is provided to small businesses. In Finland, clusters are supported by the state in providing information.

METHODOLOGY

The purpose of this research article is to study trends in the development of tourism in Uzbekistan and assess the mechanism for its support. Based on the goal, the following tasks were solved: analysis of the geographical composition of tourists entering Uzbekistan and their grouping; grouping and systematization of arriving tourists by purpose of arrival; clarification of tourism organizations operating in the country and the services they provide; clarification of the place of tourism in international trade and determination of directions for increasing its share in GDP.



In general, tourism efficiency is the economic result obtained from the processes of organizing tourism, tourism services and production services by tourism enterprises. The economic efficiency of tourism is one of the structural elements of the overall social efficiency of labor. The effectiveness of a tourism organization is defined as the ratio of the results of its activities to the costs aimed at achieving them in quality. Efficiency reflects the level of achievement of set goals, so all tourism organizations in the market strive to maximize efficiency. Organizational tourism business efficiency is the fact of achieving organizational goals with less time and (or) less costs than expected. Organizational goals satisfy the needs of employees for optimal work organization, which allows us to provide services of appropriate quality.

Economical The effectiveness of the tourism business requires clarification of the meaning of the concepts "economic efficiency" and "economic efficiency". Economic impact - the absolute result of the tourism business. The same effect can be achieved in different ways and at different costs. Conversely, the same costs can have different consequences. Therefore, results should be compared with costs. The basis for determining economic efficiency is a comparison of the effect and the costs of achieving it. Consequently, economic efficiency is a relative value, which is calculated as the ratio of one absolute value (effect) to another (cost). Social the effectiveness of the tourism business is the fact of achieving set social goals with less time and (or) less financial costs than expected. Social goals satisfy the needs of tourism organization employees for information, knowledge, creative work, self-expression, communication and recreation (dabit.ru, April 8, 2022).

However, assessing the effectiveness of the mechanism of state support for the tourism sector depends on the openness and volume of statistical data published by the State Statistics Committee. Thus, the following difficulties arise in assessing the level of development of the tourism sector, including domestic and external tourism, and their effectiveness:

- lack of official statistical data to assess the level of development of the sphere of foreign tourism and its effectiveness;
- lack of an official statistical base for the development of domestic tourism and assessment of its economic efficiency.

Despite the existence of these problems, there are different scientific views on the methodology for assessing the effectiveness of the mechanism for supporting the development of tourism, the tourism industry and travel companies. In particular, economist E.I.Juvanen recommends the following indicators as indicators of the socio-economic efficiency of the tourism sector:

- number of tourists per 1000 people;
- number of tourists per unit of total capacity (person/place);
- share of tourism services in the total volume of paid services to the population (in%);
- share of tourism services in GDP or GNP (in%);
- average annual number of tourists served by one accommodation establishment (thousands of people);
- utilization rate of the hotel fund (its share in the total volume, as a percentage of the volume);
- labor productivity (thousand soums/person);
- volume of investments in fixed capital of the tourism industry (million soums);
- share of people employed in tourism in the total number of employees (%) (Порошина О.В. 2016, №1, С.75-95).

The economic efficiency of tourism development can be assessed using micro- and macro-level indicators. The economic efficiency of tourism development was represented by the following indicators, reflecting the quantitative volume and level of quality of tourism services provided:

- volume of tourist flows;
- volume of tourist expenses;
- condition and development of the material and technical base;
- indicators of financial and economic activity;
- indicators of the development of international tourism (www.kukiani.ru).

In our opinion, the effectiveness of the mechanism of state support for tourism development at the country level can be expressed by the following indicators:

- 1) the share of tourism in the country's gross domestic product, %;
- 2) share of tourism exports in total exports, %;
- 3) share of tourism imports in total imports, %;
- 4) the share of money received from tourism in the total volume of paid services, %;
- 5) the volume of tourist flows entering the country, million people;
- 6) volume of tourist flow from the country, million people;
- 7) volume of domestic tourist flow, million people;



- 8) the number of people employed in the tourism sector (million people) and their share in the total number of employees, %;
- 9) total number of accommodation facilities, thousand units;
- 10) bed capacity (rooms) in accommodation facilities, thousand units;
- 11) local (room) stock in hotels, thousand units;
- 12) average cost per tourist

Tourism demand invest Effect, every How many? investments projects Preparation in leg market tasks in the office which, even if studied, often depends on non-rational factors that's all measurement And be assessed too much difficult. Business And external tourism only demand income like economic factors role playing one field without being such as fashion, exhibitions, consumerism, snobbery, socio-psychological factors anything factor too much tourism demand this is an effect. Tourism shop good study, wish questionnaires apply, continuous market control do is mandatory. Only, a hash of projects in the field of tourism is a project of any industry at the same time. you need to know that it cannot be ordered and captured in a simple form. Because of this too much sectors between alternative investments project Discussion do Very difficult. The sphere of internal and external tourism is the massive attraction and establishment of contacts among tourists. effective development paint tasks solution do often For him is sent attachments encourage depends on.

CONCLUSION

Conclusion so to speak today in a day our country in area tourism fields investments potential increase efficiency achieve that's all services fields development too much big attention being directed. Current while services The development of the deposit is faster than the growth of material production. 2021 year January December months gross Job product (GDP) as part of the share of services was 39.6 percent. In January-December 2021 the volume of production of services amounted to 272,109.1 billion soums and increased by 9.5% (stat.uz), currently the post-Fomordism model is widely used in the development of tourism in developed countries.

It is important to evaluate the effectiveness of the mechanism of state support for tourism development. The effectiveness of this mechanism is assessed through performance indicators of the tourism complex at the national level and individual tourism firms and organizations:

- instead, it can be said that in the process of investing in tourism activities, the following must be implemented;
- directing investments to implement activities provided for by national, regional, local and corporate programs and plans;
- consider the possibility of minimizing the costs of implementing plans in foreign currency;
- searching for sources of business, cooperation and foreign investment, etc.

Literature:

1. Mirziyoyev Sh.M.(2016-yil 7-dekabr) Qonun ustuvorligi va inson manfaatlarini ta'minlash — yurt taraqqiyoti va xalq farovonligining garovi. –T.:“O’zbekiston” NMIU, –2017, 20 bet.
2. Boltaboyev M.R., Tuxliyev I.S., Safarov B.SH., Abduxamidov S.A. (2018) Turizm: nazariya va amaliyot. –T.: “Barkamol fayz media” nashriyoti.
3. Stat.uz Iqtisodiy faoliyat turlari kesimida yalpi ichki mahsulot hajmi. <https://stat.uz/uz/rasmiy-statistika/national-accounts-2>
4. Turizm va mehmondo’slik korxonalari faoliyatining sifati va samaradorligini oshirish usullari. Turistik korxonanining iqtisodiy samaradorligi. 5.<https://dabit.ru/uz/chinese/metody-povysheniya-kachestva-i-effektivnosti-funkcionirovaniya.html>
6. Порошина О.В. (2016, №1, С.75-95) Оценка эффективности развития сферы туризма на основе целеориентированного подхода// Проблемы развития территории.
7. Портер М.Э. (2001, С.208) Конкуренция. –М.: Издательский дом “Вильямс”.
8. Власкин Г.А., Ленчук Е.Б. Кластерный подход в стратегии инновационного развития зарубежных стран //http / institutions com/strategies/1928 (дата обращения 12.06. 2015)
9. Ташмурадов Т. (1993, с.84) Международный туризм: справочник менеджера (учебное пособие). –Ташкент, Таш ГЭУ.
10. www.kukiani.ru. Показатели развития туризма.
11. <http://www.kukiani.ru/index.php>
12. www.lex.uz

Yashi

IQTISODIYOT
va
TARAQQIYOT

Ijtimoiy, iqtisodiy, siyosiy, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Xondamir Ismoilov

Sahifalovchi va dizayner: Iskandar Islomov

2023. № 11-12

© Materiallar ko'chirib bosilganda "Yashil iqtisodiyot va taraqqiyot" jurnalni manba sifatida ko'rsatilishi shart. Jurnalda bosilgan material va reklamalardagi dalillarning aniqligiga mualliflar ma'sul. Tahririyat fikri har vaqt ham mualliflar fikriga mos kelamasligi mumkin. Tahririyatga yuborilgan materiallar qaytarilmaydi.

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.

Materiallar va reklamalar pullik asosda chop etiladi.

E-mail: sq143235@gmail.com

Bot: @iqtisodiyot_77

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, @iqtisodiyot_77 telegram sahifamizga to'lov haqidagi ma'lumotni skrinshot yoki foto shaklida jo'natishingizni so'raymiz. Shu asosda har oygi jurnal yangi sonini manzilingizga jo'natamiz.

"Yashil iqtisodiyot va taraqqiyot" jurnalni 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

Litsenziya raqami: №046523. PNFL: 30407832680027

Manzilimiz: Toshkent shahar, Mirzo Ulug'bek tumani
Kumushkon ko'chasi, 26-uy.

Jurnalning ilmiyligi:

"Yashil iqtisodiyot va taraqqiyot" jurnalni

O'zbekiston Respublikasi
Oliy ta'lim, fan va innovatsiyalar
vazirligi huzuridagi Oliy
attestatsiya komissiyasi
rayosatining
2023-yil 1-apreldagi 336/3-
sonli qarori bilan ro'yxatdan
o'tkazilgan.

