



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

2026-YIL

IYUN/6-SON, II-QISM



ISSN: 2992-8982

<https://yashil-iqtisodiyot-taraqqiyot.uz/>





IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Elektron nashr. 2026-yil, iyun.

Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

Muharrir:

Qurbonov Sherzod Ismatillayevich

Tahrir hay'ati:

Salimov Oqil Umrzoqov, O'zbekiston Fanlar akademiyasi akademigi
Abduraxmanov Kalandar Xodjayevich, O'zbekiston Fanlar akademiyasi akademigi
Sharipov Kongiratbay Avezimbetovich, texnika fanlari doktori (DSc), professor
Rae Kvon Chung, Janubiy Koreya, TDIU faxriy professori, "Nobel" mukofoti laureati
Osman Mesten, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyati rahbari
Axmedov Durbek Kudratillayevich, iqtisodiyot fanlari doktori (DSc), professor
Axmedov Sayfullo Normatovich, iqtisodiyot fanlari doktori (DSc), professor
Abduraxmanova Gulnora Kalandarovna, iqtisodiyot fanlari doktori (DSc), professor
Kalonov Muxiddin Baxritdinovich, iqtisodiyot fanlari doktori (DSc), professor
Siddiqova Sadoqat G'afforovna, pedagogika fanlari bo'yicha falsafa doktori (PhD)
Xudoyqulov Sadirdin Karimovich, iqtisodiyot fanlari doktori (DSc), professor
Maxmudov Nosir, iqtisodiyot fanlari doktori (DSc), professor
Yuldashev Mutallib Ibragimovich, iqtisodiyot fanlari doktori (DSc), professor
Samadov Asqarjon Nishonovich, iqtisodiyot fanlari nomzodi, professor
Slizovskiy Dimitriy Yegorovich, texnika fanlari doktori (DSc), professor
Mustafakulov Sherzod Igamberdiyevich, iqtisodiyot fanlari doktori (DSc), professor
Axmedov Ikrom Akramovich, iqtisodiyot fanlari doktori (DSc), professor
Eshtayev Alisher Abdug'aniyevich, iqtisodiyot fanlari doktori (DSc), professor
Xajiyev Baxtiyor Dushaboyevich, iqtisodiyot fanlari doktori (DSc), professor
Hakimov Nazar Hakimovich, falsafa fanlari doktori (DSc), professor
Musayeva Shoirazimovna, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), professor
Ali Konak (Ali Ko'nak), iqtisodiyot fanlari doktori (DSc), professor (Turkiya)
Cham Tat Huei, falsafa fanlari doktori (PhD), professor (Malayziya)
Foziljonov Ibrohimjon Sotvoldix'ja o'g'li, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dots.
Faxridinov Zafarjon Faxridin o'g'li, O'zb. Res. Bosh prokuraturasi HIJQKD boshqarma boshlig'i
Utayev Uktam Choriyevich, Anijon viloyati prokurorining o'rinbosari
Ochilov Farkhod, O'zb. Res. Bosh prokuraturasi IJQK Departamentining Namangan viloyati boshqarmasi boshlig'i
Buzrukxonov Sarvarxon Munavvarxonovich, iqtisodiyot fanlari nomzodi, dotsent
Axmedov Javohir Jamolovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)
Toxirov Jaloliddin Ochil o'g'li, texnika fanlari bo'yicha falsafa doktori (PhD), katta o'qituvchi
Bobobekov Ergash Abdumalikovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), v.b. dots.
Djudi Smetana, pedagogika fanlari nomzodi, dotsent (AQSH)
Krissi Lyuis, pedagogika fanlari nomzodi, dotsent (AQSH)
Glazova Marina Viktorovna, Iqtisodiyot fanlari doktori (Moskva)
Nosirova Nargiza Jamoliddin qizi, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Sevil Piriyeva Karaman, falsafa fanlari doktori (PhD) (Turkiya)
Mirzaliyev Sanjar Makhamatjon o'g'li, TDIU ITI departamenti rahbari
Ochilov Bobur Baxtiyor o'g'li, TDIU katta o'qituvchisi
Golisheva Yelena Vyacheslavovna, Iqtisodiyot fanlari nomzodi, dotsent.
Abdukarimova Dinara Rustamxonovna, bank-moliya akademiyasi professori, DSc., professor.
Ikramov Murod Akramovich, iqtisodiyot fanlari doktori (DSc), professor
Nazarova Ra'no Rustamovna, iqtisodiyot fanlari doktori (DSc), professor



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Editorial board:

Salimov Okil Umrzokovich, Academician of the Academy of Sciences of Uzbekistan
Abdurakhmanov Kalandar Khodjavevich, Academician of the Academy of Sciences of Uzbekistan
Sharipov Kongiratbay Avezimbetovich, Doctor of Technical Sciences (DSc), Professor
Rae Kwon Chung, South Korea, Honorary Professor at TSUE, Nobel Prize Laureate
Osman Mesten, Member of the Turkish Parliament, Head of the Turkey–Uzbekistan Friendship Society
Akhmedov Durbek Kudratillayevich, Doctor of Economic Sciences (DSc), Professor
Akhmedov Sayfullo Normatovich, Doctor of Economic Sciences (DSc), Professor
Abdurakhmanova Gulnora Kalandarovna, Doctor of Economic Sciences (DSc), Professor
Kalonov Mukhiddin Bakhridinovich, Doctor of Economic Sciences (DSc), Professor
Siddikova Sadokat Gafforovna, Doctor of Philosophy (PhD) in Pedagogical Sciences
Khudoykulov Sadirdin Karimovich, Doctor of Economic Sciences (DSc), Professor
Makhmudov Nosir, Doctor of Economic Sciences (DSc), Professor
Yuldashev Mutallib Ibragimovich, Doctor of Economic Sciences (DSc), Professor
Samadov Askarjon Nishonovich, Candidate of Economic Sciences, Professor
Slizovskiy Dmitriy Yegorovich, Doctor of Technical Sciences (DSc), Professor
Mustafakulov Sherzod Igamberdiyevich, Doctor of Economic Sciences (DSc), Professor
Akhmedov Ikrom Akramovich, Doctor of Economic Sciences (DSc), Professor
Eshtayev Alisher Abduganiyevich, Doctor of Economic Sciences (DSc), Professor
Khajiyev Bakhtiyor Dushaboyevich, Doctor of Economic Sciences (DSc), Professor
Khakimov Nazar Khakimovich, Doctor of Philosophy (DSc), Professor
Musayeva Shoira Azimovna, Doctor of Philosophy (PhD) in Economic Sciences, Professor
Ali Konak, Doctor of Economic Sciences (DSc), Professor (Turkey)
Cham Tat Huei, Doctor of Philosophy (PhD), Professor (Malaysia)
Foziljonov Ibrokhimjon Sotvoldikhoja ugli, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor
Fakhriddinov Zafarjon Fakhriddin ogli, Head of the DCEC under the Prosecutor General's Office of the Rep. of Uzb.
Utayev Uktam Choriyevich, Deputy Prosecutor of Anijan Region
Ochilov Farkhod, Head of the Namangan Regional Department of the Department of Internal Affairs of Rep. of Uzb.
Buzrukkhonov Sarvarkhon Munavvarkhonovich, Candidate of Economic Sciences, Associate Professor
Akhmedov Javokhir Jamolovich, Doctor of Philosophy (PhD) in Economic Sciences
Tokhirov Jaloliddin Ochil ugli, Doctor of Philosophy (PhD) in Technical Sciences, Senior Lecturer
Bobobekov Ergash Abdumalikovich, Doctor of Philosophy (PhD) in Economic Sciences, Acting Associate Professor
Judi Smetana, Candidate of Pedagogical Sciences, Associate Professor (USA)
Chrissy Lewis, Candidate of Pedagogical Sciences, Associate Professor (USA)
Glazova Marina Victorovna, Doctor of Sciences in Economics (Moscow)
Nosirova Nargiza Jamoliddin kizi, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor
Sevil Piriyeva Karaman, Doctor of Philosophy (PhD) (Turkey)
Mirzaliyev Sanjar Makhamatjon ugli, Head of the Department of Scientific Research and Innovations, TSUE
Ochilov Bobur Bakhtiyor ugli, Senior lecturer at TSUI
Golisheva Yelena Vyacheslavovna, Candidate of Economic Sciences, Associate Professor.
Abdukarimova Dinara Rustamkhanovna, Doctor of Economic Sciences (DSc), Professor
Ikramov Murod Akramovich, Doctor of Economic Sciences (DSc), Professor
Nazarova Ra'no Rustamovna, Doctor of Economic Sciences (DSc), Professor

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori (DSc), professor
Po'latov Baxtiyor Alimovich, texnika fanlari doktori (DSc), professor
Aliyev Bekdavlat Aliyevich, falsafa fanlari doktori (DSc), professor
Isakov Janabay Yakubbayevich, iqtisodiyot fanlari doktori (DSc), professor
Xalikov Suyun Ravshanovich, iqtisodiyot fanlari nomzodi, dotsent
Rustamov Ilhomiddin, iqtisodiyot fanlari nomzodi, dotsent
Hakimov Ziyodulla Ahmadovich, iqtisodiyot fanlari doktori, dotsent
Kamilova Iroda Xusniddinovna, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)
G'afurov Doniyor Orifovich, pedagogika fanlari bo'yicha falsafa doktori (PhD)
Fayziyev Oybek Raximovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Tuxtabayev Jamshid Sharafetdinovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Xamidova Faridaxon Abdulkarim qizi, iqtisodiyot fanlari doktori, dotsent
Yaxshiboyeva Laylo Abdisattorovna, katta o'qituvchi
Babayeva Zuhra Yuldashevna, mustaqil tadqiqotchi
Komilova Nilufar Karshiboyevna, Geografiya fanlari doktori, professori
Umirzoqov Ja'sur Artiqboy o'g'li, iqtisodiyot fanlari doktori (DSc), dotsent
Zebo Kuldasheva, iqtisodiyot fanlari doktori (DSc), dotsent

Board of Experts:

Berkinov Bazarbay, Doctor of Economic Sciences (DSc), Professor
Pulatov Bakhtiyor Alimovich, Doctor of Technical Sciences (DSc), Professor
Aliyev Bekdavlat Aliyevich, Doctor of Philosophy (DSc), Professor
Isakov Janabay Yakubbayevich, Doctor of Economic Sciences (DSc), Professor
Khalikov Suyun Ravshanovich, Candidate of Economic Sciences, Associate Professor
Rustamov Ilhomiddin, Candidate of Economic Sciences, Associate Professor
Khakimov Ziyodulla Akhmadovich, Doctor of Economic Sciences, Associate Professor
Kamilova Iroda Xusniddinovna, Doctor of Philosophy (PhD) in Economics
Gafurov Doniyor Orifovich, Doctor of Philosophy (PhD) in Pedagogy
Fayziyev Oybek Raximovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Tukhtabayev Jamshid Sharafetdinovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Khamidova Faridaxon Abdulkarimovna, Doctor of Economic Sciences, Associate Professor
Yakhshiboyeva Laylo Abdisattorovna, Senior Lecturer
Babayeva Zuhra Yuldashevna, Independent Researcher
Komilova Nilufar Karshiboyevna, Doctor of Geographical Sciences, Professor
Umirzokov Jasur Artiqboy ugli, Doctor of Economic Sciences (DSc), Associate Professor
Zebo Kuldasheva, Doctor of Economic Sciences (DSc), Associate Professor

- 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

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

Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti,
O'zbekiston Respublikasi Bosh prokuraturasi huzuridagi Iqtisodiy
jinoyatlarga qarshi kurashish departamenti

Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va
taraqqiyot” jurnali

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.



MUNDARIJA

METAVERS TURIZMI: VIRTUAL DUNYODAGI SAYOHATNING IQTISODIY, HUQUQIY VA IJTIMOY NATIJALARI	12
Urazov Jamshidjon Sa'dullayevich	
Eshimova Sevinch Baxtiyor qizi	
RAQAMLI TRANSFORMATSIYA SHAROITIDA SUN'Y INTELLEKT VA PLATFORMA EKOTIZIMLARINING KORXONA INNOVATSIYALARIDAGI O'RNI	16
Izzatullayeva Madinabonu Yolqin qizi	
METHODOLOGY FOR ASSESSING THE ECONOMIC DAMAGE OF ECOLOGICAL HAZARDS IN URBAN AREAS: CONCEPTUAL SHORTCOMINGS OF NON-MARKET VALUATION METHODS AND THE INTEGRAL DAMAGE FUNCTION APPROACH	20
Abbos Saydullaev	
Iqboloy Choriyorova	
O'ZBEKISTONDA EKOLOGIK BARQARORLIKNI TA'MINLASHDA RAQAMLI IQTISODIYOT IMKONIYATLARI	31
Ibragimova Rayxon Tojibayevna	
OZIQ-OVQAT SANOATIDA "ZAYLANMA IQTISODIYOT (CIRCULAR ECONOMY)" MODELINI RIVOJLANTIRISH ISTIQBOLLARI	36
Elnoraxon Muminova Abdukurimovna	
Sarvinov Mamatojiyeva Dilshodjon qizi	
TRANSPORT KORIDORLARINI BOSHQARISHDA LOGISTIKA MENEJMENTINING SAMARADORLIGINI OSHIRISH YO'LLARI	42
Umarova Dilfuza Rahmatulla qizi	
ОЦЕНКА ТЕКУЩЕГО СОСТОЯНИЯ И ПЕРСПЕКТИВ ЦИФРОВИЗАЦИИ МИСЕ-СЕКТОРА В УЗБЕКИСТАНЕ	47
Нарзуллаева Фариза Акмалевна	
ECONOMETRIC MODELING OF THE DYNAMICS OF RETAIL TRADE TURNOVER UNDER THE INFLUENCE OF REAL HOUSEHOLD INCOME USING A LOGARITHMIC FUNCTION	53
Gaybullayev Sarvar Uktam ugli	
MILLIY IQTISODIYOTNI RIVOJLANTIRISHDA XORIJIY INVESTITSIYALARNI JALB ETISHNING MAZMUN-MOHİYATI VA NAZARIY ASOSLARI	59
Mizamova Umida Jamoliddin qizi	
SPORT TAKOMILLASHUVI BOSQICHIDAGI FUTBOLCHILARNING MUSOBAQA FAOLIYATIDA INNOVATSION VOSITALARNING O'RNI	64
Mamatraimov Anvar Chorshanbiyavich	
MAKTABGACHA YOSHDAGI BOLALARGA CHET TILINI VIZUAL MATERIALLAR VOSITASIDA O'RGATISHNI TAKOMILLASHTIRISH	72
Olimova Shahlo Bahodir qizi	
Inomova Mahliyo Yusuf qizi	
TIJORAT BANKLARIDA ICHKI VA TASHQI AUDITNING NAZARIY ASOSLARI	76
Toshimov Azizbek Hakimovich	
Quvondiqov Shohboz Normamat o'g'li	
XUSUSIYLASHTIRISH JARAYONLARINING IQTISODIY SAMARADORLIKKA TA'SIRI	81
Musurmonqulov Muhammad Ural o'g'li	
TEMIR YO'L ISHLAB CHIQRISH KORXONALARINI RIVOJLANTIRISHNING TASHKILIY MEXANIZMI	86
Baymatov Atxam Axmadaliyevich	



MENEJMENT NAZARIYASINING SHAKLLANISHI VA BOSHQARUV SAMARADORLIGINI TA'MINLASHDAGI ROLI.....	92
Saidova Xilolaxon Rashidjon qizi OPPORTUNITIES FOR USING MARKETING STRATEGIES TO ENSURE THE SUSTAINABLE DEVELOPMENT OF HOTEL ENTERPRISES IN UZBEKISTAN	97
Sardor Kuvandikov ЭФФЕКТИВНОСТЬ СОЦИАЛЬНЫХ ПРОГРАММ: СРАВНИТЕЛЬНЫЙ АНАЛИЗ	106
Абдуллаева Зульфия Иззатовна NAMANGAN VILOYATINING HUDUDIYIQTISODIY TUZILMASI VA SHAHARLAR TIZIMINING SHAKLLANISH XUSUSIYATLARI.....	113
Ahmadjanov Ilyosbek Ilhomjon o'g'li JISMONIY SHAXSLAR DAROMADLARINI SOLIQQA TORTISH MEXANIZMI VA XALQARO TAJRIBALAR QIYOSIY TAHLILI	117
G'afforov Kamronbek "O'ZBEKISTON TEMIR YO'LLARI" AJNING SINGULYAR VA BARQARORLIK KO'RSATKICHLARI TAHLILI	123
Bobojonova Zarnigor Shokirovna MINTAQAVIY IQTISODIY JARAYONLARNI BAHOLASHDA DSGE MODELINING QASHQADARYO SHAROITIGA MOSLASHTIRILGAN TAHLILYI KOMPONENTLARI.....	132
Muxitdinov Xudayar Suyunovich Quvatova Gulzoda Faxriddin qizi O'ZBEKISTONDA TIBBIY TURIZM VA TIBBIY XIZMATLAR TIZIMINING MAZMUNI	137
Ergasheva Iroda Ibrohim qizi FOYDA SOLIG'INING BANKLAR MOLIYAVIY HOLATIGA TA'SIRINI BAHOLASH	141
Maxmudov Omon To'xtayevich RAQAMLI INFRATUZILMA TUSHUNCHASI, TARKIBI VA IQTISODIY MAZMUNI.....	147
Pardayev Orifjon Charshamiyevich O'ZBEKISTON RESPUBLIKASIDA MAKTABGACHA TA'LIM TASHKILOTLARI FAOLIYATINI MOLIYALASHTIRISHDA XORIJIY DAVLATLAR TAJRIBALARIDAN FOYDALANISH ISTIQBOLLARI.....	152
Omonova Zarina Xudoymurodovna RAQAMLI IQTISODIYOT SHAROITIDA BUXGALTERIYA HISOBINING RIVOJLANISH TENDENSIYALARI (Shartli "suv ta'minot servis" AJ misolida).....	160
Doniyorova M. KICHIK BIZNES VA XUSUSIY TADBIRKORLIK KORXONALARI RIVOJLANISHINI EKONOMETRIK MODELLASHTIRISH.....	164
Komilova Shaxnoza Komiljon qizi SUN'Y INTELLEKT ASOSIDA INSON RESURSLARINI BOSHQARISHDA XODIMNING QIYMAT YARATISH DARAJASINI BAHOLASHNING INTEGRALLASHGAN MODEL (EVC1)	169
Xaydarova Malika Shokirjon qizi ГОСУДАРСТВЕННАЯ ЭКОЛОГИЧЕСКАЯ ПОЛИТИКА УЗБЕКИСТАНА И МЕХАНИЗМ ЕЁ РЕАЛИЗАЦИИ	174
Нодира Илхамовна Саидахмедова Жамолiddин Ярашевич Нуриллаев THE RELATIONSHIP BETWEEN FRUGALITY AND INNOVATION: A THEORETICAL AND METHODOLOGICAL PERSPECTIVES.....	181
Allaberganov Zakir Gaibovich Alimova Guzal Abdukhakimovna BARQAROR RIVOJLANISH SHAROITIDA TARMOQLARARO INTEGRATSIYANING INSTITUTSIONAL MODEL.....	188
Muftaydinov Mansur Kiyomidinovich	



AHOLINI IJTIMOYIY HIMOYALASH TIZIMINI BOSHQARISHNING KONSEPTUAL ASOSLARI.....	196
Xamroyev Anvar Ashurovich	
QISHLOQ XO'JALIGI MAHSULOTLARINI QAYTI ISHLAYDIGAN BIZNES SUBYEKTLARIDA MEHNAT UNUMDORLIGINI OSHIRISH	202
Ismaylov Kuvatbay Sarsenbayevich	
IQTISODIYOT TARMOQLARINI QO'LLAB-QUVVATLASHDA FISKAL INSTRUMENTLARNING NAZARIY-IQTISODIY ASOSLARI	206
Mardonov Kamoliddin Karamiddinovich	
QISHLOQ XO'JALIGI KORXONALARIDA ISHLAB CHIQRISH XARAJATLARI VA ULARNI BOSHQARISH	212
Hamroyeva Feruza Azizjon qizi	
BARQAROR RIVOJLANISHNI TA'MINLASHDA TARMOQLARARO INTEGRATSIYANING INSTITUTSIONAL MODELINI TAKOMILLASHTIRISH YO'NALISHLARI	217
Muftaydinov Mansur Kiyomidinovich	
RISKLARNI BOSHQARISH TIZIMINING IQTISODIY MAZMUNI VA ZAMONAVIY YONDASHUVLARI.....	226
Sirojev Nurbek G'ulomiddin o'g'li	
EKOLOGIK GLOBALLASHUV SHAROITIDA SOG'LOM TURMUSH TARZINI TAKOMILLASHTIRISH ZARURATI.....	231
Nurmatov Samandar G'ayratovich	
TURIZM INFRATUZILMASINI RIVOJLANTIRISHDA TO'G'RIDAN-TO'G'RI XORIJIY INVESTITSİYALAR (FDI)NING ROLI VA UNI RAG'BATLANTIRISH OMILLARI	238
Bau Long	
ПРОМЫШЛЕННЫЙ КОМПЛЕКС РЕГИОНА КАК ОБЪЕКТ ОБЕСПЕЧЕНИЯ ЭКОНОМИЧЕСКОЙ БЕЗОПАСНОСТИ	244
Axrarova Shodiyxon Ja'farxon kizi	
PUL OQIMLARI AUDITINI TAKOMILLASHTIRISHNING KOMPLEKS USLUBIYATI	247
Djurayev Davlat Djonibekovich	
TIJORAT BANKLARIDA KREDITLASH JARAYONLARINI TAKOMILLASHTIRISH VA MOLIYALASHTIRISHNING ZAMONAVIY AMALIYOTDAGI HOLATI TAHLILI	250
Raxmanova Laylo Baxodirovna	
SOLIQ QARZDORLIGINI HISOBLASH VA UNDIRISHNI TAKOMILLASHTIRISH ORQALI IQTISODIY SUBYEKTLAR MOLIYAVIY BARQARORLIGINI TA'MINLASH	256
Payziyev Hamid Orziqulovich	
PUL-KREDIT SIYOSATI INSTRUMENTLARIDAN FOYDALANISH AMALIYOTINI TAKOMILLASHTIRISH	260
A.A. Ismailov	
O'ZBEKISTONDA ELEKTRON TO'LOV TIZIMLARINING RIVOJLANISHI VA ULARNING ISTE'MOLCHILAR XULQ-ATVORIGA TA'SIRI	266
Elmurodov Shohzod Shavkatovich	
DAVLATNING BUDJET SIYOSATI — MILLIY IQTISODIYOTNI TARTIBGA SOLISHNING ASOSIY INSTRUMENTI SIFATIDA.....	272
A.A. Ismailov	
ETNOGRAFIK RESURSLARDAN FOYDALANISHNING STRATEGIK BOSHQARUV TAMOYILLARI ASOSIDA TURIZM SAMARADORLIGINI OSHIRISH	278
Axmedov Ikrom Akramovich	
O'ZBEKISTON TASHKILOTLARIDA UCHRAYDIGAN BOSHQARUV MUAMMOLARI VA ULARNI BARTARAF ETISH STRATEGIYALARI	285
Abiyev Jahongir Ne'matovich	
XIZMATLAR SOHASIDA INNOVATSION FAOLIYATNING NAZARIY MODEL VA ILMIY YONDASHUVLARI.....	290
Abikayumov Bekzod Turdiniyozovich	



O'ZBEKISTONDA KIMYO SANOATI KORXONALARINING RAQAMLI SALOHİYATINI BAHOLASH: RSI INDEKSI ASOSIDA ILMIY TAHLIL	294
Odinayev Nuriddin Ramozon o'g'li	
O'ZBEKISTONDA ISLOMIY QIMMATLI QOG'OZLARNI RIVOJLANTIRISH ISTIQBOLLARI	300
Hakimov Ikrom Izzatillo o'g'li	
QISHLOQ XO'JALIGI KORXONALARIDA QO'SHILGAN QIYMAT SOLIG'I BO'YICHA STRATEGIK ISLOHOTLARNING AHAMIYATI	305
Amanov Akram Mirzayevich	
FOND BOZORI INSTRUMENTLARI ORQALI INVESTITSION FAOLIYATNI MOLIYALASHTIRISH MEXANIZMLARINI TAKOMILLASHTIRISH YO'NALISHLARI	310
Vasiyev Alisher Samiyevich	
O'ZBEKISTONDA MAHSULOT SIFATINI BOSHQARISH JARAYONINI DAVLAT TOMONIDAN TARTIBGA SOLISHNING INSTITUTSIONAL ASOSLARI TAHLILI	316
Atakulov Askad Raimkulovich	
KORPORATIV BOSHQARUVDA LEADERSHIP 4.0 KONSEPSIYASINI JORIY ETISHNING NAZARIY VA AMALIY JIHATLARI	322
Ashurov Furkatjon Shuxratovich	
ОЦЕНКА ЭФФЕКТИВНОСТИ ВНЕДРЕНИЯ «ЗЕЛЕННЫХ» ТЕХНОЛОГИЙ В ЖИЛИЩНОМ СЕКТОРЕ УЗБЕКИСТАНА	326
Tojievа Dильфуза Бобомуратовна	
SAVDO KORXONALARINING RAQOBATBARDOSHLIGINI OSHIRISHDA IJTIMOYIY TARMOQLAR MARKETINGIDAN FOYDALANISH YO'LLARI	334
Baltabayev Hurrambek To'liqinovich	
METAVERS TURIZMI: VIRTUAL DUNYODAGI SAYOHATNING IQTISODIY, HUQUQIY VA IJTIMOYIY NATIJALARI	341
Urazov Jamshidjon Sa'dullayevich	
Eshimova Sevinch Baxtiyor qizi	
O'ZBEKISTON RESPUBLIKASI IQTISODIYOTIDA SANOAT TARMOG'INING ROLINI STATISTIK O'RGANISH	354
To'rayeva Zilola Turg'unovna	
RAQAMLI TRANSFORMATSIYA DAVRIDA BANKLAR: BIZNES TAHLILI VA STRATEGIK USTUNLIK MEXANIZMLARI	361
Shanasirova Nodira Abdullayevna	
Ibragimova Iroda Rashid qizi	
To'lovov Erkinjon To'liqin o'g'li	
QQS, FOYDA VA DAROMAD SOLIG'I STAVKALARINING BARQARORLIGI	367
Aripova Aziza Alisherovna	
YER VA SUV RESURLARIDAN FOYDALANISH SAMARADORLIGIGA TA'SIR ETUVCHI OMILLAR	372
Xudoyberdiyev Diyorbek Norqobil o'g'li	
O'ZBEKISTONDA RAQAMLI SIRKULAR IQTISODIYOTNI RIVOJLANTIRISHNING INTEGRASION MODEL VA BAHOLASH INDIKATORLARI	378
Yuldashev Shuxrat Ganiyevich	
O'ZBEKISTON KICHIK VA O'RTA KORXONALARI ORASIDA EKO-MARKETING TO'SIQLARI	383
Gulsara Ostonaqulova	
Erkinova Shoxista Bekzod qizi	
YAXSHI KORPORATIV BOSHQARUVNING NAZARIY ASOSLARI	394
Urinov Bobur Nasilloevich	
O'ZBEKISTONDA TUROPERATORLIK FAOLIYATINI RIVOJLANTIRISHDA XORIY TAJRIBALARIDAN FOYDALANISH YO'LLARI	399
Qutlimurotov Fayzullo Sa'dulayevich	



VILOYAT SANOAT KORXONALARINING INNOVATSION RIVOJLANISHINI KO'P OMILLI EMPIRIK MODELLAR ASOSIDA TAHLIL QILISH VA PROGNOZLASH (Qashqadaryo viloyati misolida).....	406
Avazova Nafisa Namazovna O'ZBEKISTONDA SERVIS IQTISODIYOTI: XIZMAT KO'RSATISH SIFATINI BOSHQARISHNING ZAMONAVIY USULLARI VA TENDENSIYALARI	410
Sattarova Nargiz Toxirovna HUDUDIIY RAQOBATBARDOSHLIKNI OSHIRISHDA GASTRONOMIK TURIZMNING AHAMIYATI.....	414
Nurullayeva Malika Samadjon qizi ГЕОГРАФИЧЕСКИЕ УКАЗАНИЯ КАК МАРКЕТИНГОВАЯ СТРАТЕГИЯ ПРОДВИЖЕНИЯ ТУРИСТСКИХ ДЕСТИНАЦИЙ (НА ПРИМЕРЕ «ЗАГАРА-НОН»).....	420
Сапарбаева Мавлюда Толыбаевна AKSIYADORLIK JAMIYATLARI MOLIYASINI SAMARALI TASHKIL ETISH VA INVESTITSION JOZIBADORLIGINI OSHIRISH.....	427
Kurashev Sobir Saidmurod o'g'li GENERATIV SUN'IY INTELLEKT TEXNOLOGIYALARI ASOSIDA ELEKTRON SAVDO XIZMATLARI IQTISODIY SAMARADORLIGINI OSHIRISH MEKANIZMLARI.....	433
Shavqiyev Erkin Danayeva Zulhumor Abdusodiq qizi РАЗВИТИЕ БАНКОВСКОЙ СИСТЕМЫ УЗБЕКИСТАНА В УСЛОВИЯХ ЦИФРОВОЙ ТРАНСФОРМАЦИИ: СОВРЕМЕННЫЕ ТЕНДЕНЦИИ И ПЕРСПЕКТИВЫ.....	439
Абдурахимова Дилора Каримовна QURILISH MATERIALLARI ISHLAB CHIQARUVCHI KORXONALARDA MARKETING FAOLIYATINI BOSHQARISHDA BRENDING TEXNOLOGIYALARIDAN FOYDALANISH SAMARADORLIGI.....	446
Uzakova Umida Ruziyevna SOLIQ YUKINING IQTISODIY MOHIYATI, UNI BAHOLASH VA OPTIMALLASHTIRISH MASALALARI	452
Jasmina Baxtiyorova AKSIYADORLIK JAMIYATLARI KORPORATIV BOSHQARUV TIZIMIDA ESG TAMOYILLARINING KONSEPTUAL ASOSLARI	458
Xabibullayev Dadajon Ro'ziboyevich YASHIL TRANSFORMATSIYA SHAROITIDA KORXONALARNING INNOVATSION FAOLIYATINI BOSHQARISH SAMARADORLIGINI CHEKLOVCHI OMILLAR.....	465
Yuldasheva Nazokat Muzaffar qizi O'ZBEKISTONDA RAQAMLI BANK XIZMATLARINI TAKOMILLASHTIRISHDA XORIJ TAJRIBASINING AHAMIYATI	470
Umurzoqova Adiba Ochilovna EKOLOGIK HISOBOTNI RIVOJLANTIRISH ASOSLARI VA SWOT TAHLILI.....	476
Turdiyeva Gulayda Omirbayevna Jiyenbayeva Aysanem Orzabayevna MOLIYAVIY NAZORATNI RAQAMLI TEXNOLOGIYALAR ASOSIDA TAKOMILLASHTIRISH.....	482
Turg'unov Bahtiyor Nuriddinovich MOLIYAVIY NATIJALAR TO'G'RISIDAGI HISOBOTNI TUZISH, TAQDIM QILISH VA AUDITINI O'TKAZISH TARTIBLARI	487
Boronov Bobur Farxodovich Boybolsinov Otabek Shermuhammad o'g'li Erkinov Xurshid Erkin o'g'li	



INSTITUTIONAL MODEL FOR ENSURING TRANSPARENCY AND ACCOUNTABILITY OF
ARTIFICIAL INTELLIGENCE ALGORITHMS IN ELECTRONIC COMMERCE..... 492

Ulugmurodov Farxod Faxriddinovich

Danayeva Zulhumor Abdusodiq kizi



INSTITUTIONAL MODEL FOR ENSURING TRANSPARENCY AND ACCOUNTABILITY OF ARTIFICIAL INTELLIGENCE ALGORITHMS IN ELECTRONIC COMMERCE

Ulugmurodov Farxod Faxriddinovich
Senior Lecturer, Department of Digital Economy
Samarkand Institute of Economics and Service
ORCID: 0009-0000-6613-8676
Email: Farkhod1808@gmail.com

Danayeva Zulhumor Abdusodiq kizi
Student of Group IK-323, Faculty of Economics
Samarkand Institute of Economics and Service
ORCID: 0009-0005-4414-203X
Email: danayevazulhumor275@gmail.com

Abstract: This study develops an institutional model for ensuring the transparency and accountability of artificial intelligence algorithms in e-commerce platforms. The research examines the relationship between algorithmic transparency, institutional oversight, digital trust and e-commerce efficiency. The proposed model shows that AI governance affects economic performance not only through technological efficiency, but also through regulatory compliance, explainability and user trust.

Keywords: artificial intelligence, algorithmic transparency, algorithmic accountability, institutional oversight, digital trust, e-commerce, digital governance.

Annotatsiya: Ushbu tadqiqot elektron tijorat platformalarida sun'iy intellekt algoritmlarining shaffofligi va javobgarligini ta'minlashga qaratilgan institutsional modelni asoslaydi. Maqolada algoritmik shaffoflik, institutsional nazorat, raqamli ishonch va elektron tijorat samaradorligi o'rtasidagi bog'liqlik tahlil qilinadi. Taklif etilgan model sun'iy intellekt boshqaruvi iqtisodiy natijalarga faqat texnologik samaradorlik orqali emas, balki regulyativ muvofiqlik, izohlanuvchanlik va foydalanuvchi ishonchi orqali ta'sir qilishini ko'rsatadi.

Kalit so'zlar: sun'iy intellekt, algoritmik shaffoflik, algoritmik javobgarlik, institutsional nazorat, raqamli ishonch, elektron tijorat, raqamli boshqaruv.

Аннотация: В исследовании обосновывается институциональная модель обеспечения прозрачности и подотчётности алгоритмов искусственного интеллекта на платформах электронной коммерции. Рассматривается взаимосвязь между алгоритмической прозрачностью, институциональным контролем, цифровым доверием и эффективностью электронной коммерции. Предложенная модель показывает, что управление искусственным интеллектом влияет на экономические результаты не только через технологическую эффективность, но и через регулятивное соответствие, объяснимость и доверие пользователей.

Ключевые слова: искусственный интеллект, алгоритмическая прозрачность, алгоритмическая подотчётность, институциональный контроль, цифровое доверие, электронная коммерция, цифровое управление.

INTRODUCTION

In recent years, artificial intelligence algorithms have become an important decision-making mechanism in e-commerce platforms. Recommendation systems, dynamic pricing, fraud detection, personalized advertising and chatbot-based services directly influence consumer choice, product visibility and platform efficiency. However, the growing role of algorithmic decisions also raises institutional problems related to transparency, accountability, data protection and consumer rights. If algorithmic decisions remain opaque, information



asymmetry between platforms and users increases, and risks of unfair pricing, biased recommendations and misuse of personal data may arise.

The relevance of this topic is determined by the fact that AI algorithms in e-commerce are no longer only technical tools, but also governance mechanisms that shape market access, pricing, advertising visibility and consumer behavior. Therefore, algorithmic transparency should be considered not merely as a technical explainability requirement, but as an institutional condition for digital trust and fair platform governance. Accountability, in turn, requires clear identification of responsible actors when automated decisions lead to errors, discriminatory outcomes or violations of consumer rights.

In Uzbekistan, the legal and institutional basis for digital economy and e-commerce has been gradually developing through the Law of the Republic of Uzbekistan dated on September 29, 2022 № LRU-792¹ "On electronic commerce", the Law of the Republic of Uzbekistan dated on July 2, 2019 № LRU-547² "On personal data" and the Decree of the President of the Republic of Uzbekistan dated on № DP-6079³ "On approval of the Strategy "Digital Uzbekistan-2030" and measures for its effective implementation". The purpose of this article is to develop an institutional model for ensuring the transparency and accountability of artificial intelligence algorithms in e-commerce. The study focuses on the interaction between algorithmic transparency, institutional oversight, digital trust and e-commerce efficiency.

REVIEW OF LITERATURE ON THE SUBJECT

The contemporary scientific literature on artificial intelligence and algorithmic governance has become a central focus of digital economics research over the past five years, particularly in the context of e-commerce, where algorithmic decisions have begun to be interpreted as a structural component of economic agency. However, an analysis of the existing literature shows that there is a significant fragmentation between theoretical approaches in this area, with some studies viewing AI systems as a tool for technical optimization, while others analyze them as a transformer of institutional power and market structure. The conceptual divergence between these two approaches complicates the formulation of a coherent theoretical model of the algorithmic economy [1], [2].

Existing research on the issue of AI transparency has been largely shaped around the explainable AI paradigm, which focuses on the technical explanation of algorithmic decisions. However, a major limitation of this approach is that it views transparency primarily at the level of model interpretation and does not link it to institutional accountability, regulatory oversight, or market trust. As a result, transparency is interpreted as a technical category, but not fully developed as an economic and legal category. Therefore, the AI literature does not sufficiently cover the socio-institutional dimensions of algorithmic transparency [3].

Research on algorithmic accountability, on the other hand, is based more on legal and ethical approaches. Although authors such as Mittelstadt (2022), Wachter and Floridi (2023) have developed normative frameworks for ensuring accountability in AI systems, these models do not sufficiently take into account economic motivation and the platform business model [4]. Especially since algorithmic decisions in the platform economy are directly linked to the logic of profit maximization, only ethical or legal approaches have limited effectiveness at the level of real implementation. This indicates the need to reconsider the issue of accountability not only as a normative, but also as a system of economic incentives [5]. The existing literature on the theory of the platform economy interprets digital platforms as two- or multi-sided markets and explains their growth through network effects. However, the role of the algorithmic layer in this model often remains secondary. That is, platforms are viewed as technological tools rather than economic agents. This does not adequately reflect the fact that algorithms directly shape market structures in modern e-commerce systems. In this regard, there is a methodological disconnect between the platform theory and AI governance literature [6].

Research on the concept of digital trust has mainly explained consumer trust through psychological and behavioral models. However, recent empirical observations show that digital trust no longer depends solely on the user experience, but also on the transparency and explainability of algorithmic decisions. This requires a reconsideration of the technological determinants of the trust model. In particular, the phenomena of dynamic pricing and recommendation bias indicate that consumer trust is formed not only at the individual level, but also at the systemic level [7].

The literature on data governance and AI ethics, on the other hand, is more principled, promoting the principles of fairness, accountability, and transparency as normative ideals. However, the mechanisms for implementing these principles in the real platform economy are not sufficiently developed. As a result, the FAT

1 <https://lex.uz/en/docs/6907193>

2 <https://lex.uz/docs/4831939>

3 <https://lex.uz/ru/docs/7008256>



framework remains more declarative in nature. This creates the so-called “implementation gap”, that is, there is a significant gap between theoretical principles and practical systems [8].

Research on algorithmic bias and fairness has empirically shown that discriminatory outcomes can occur in AI systems. However, this research mainly focuses on model-level bias and does not sufficiently analyze institutional bias, that is, systemic imbalances created by platform design and economic incentives. Therefore, the problem of bias needs to be reinterpreted not only as a technical error, but also as a consequence of institutional design [9].

The literature on public governance of AI analyzes the process of state regulation adapting to AI systems and promotes the “adaptive regulation” approach. However, these approaches often do not fully take into account the transnational nature of large economic platforms. As a result, the power imbalance between national regulators and global platforms persists, which reduces governance effectiveness [10].

RESEARCH METHODOLOGY

This study applies an institutional–econometric approach to assess how algorithmic transparency and accountability influence e-commerce efficiency. The analysis is based on panel data for 2021–2025 and uses five key indicators: AI Transparency Index, Algorithmic Accountability Index, Institutional Oversight Index, Digital Trust Index and E-commerce Efficiency Index. Structural Equation Modeling is used to identify the mediating role of digital trust, while panel regression is applied to evaluate the direct impact of institutional and algorithmic governance factors on e-commerce efficiency. Fixed effects and random effects models are compared using the Hausman test, and diagnostic tests are applied to check model reliability. This approach makes it possible to examine transparency, accountability and institutional oversight not as isolated factors, but as interconnected elements of e-commerce governance.

The empirical database was formed on the basis of 50 panel observations covering 10 countries for the period 2021–2025. The selected countries represent different levels of digital economy and e-commerce development. The main indicators were transformed into normalized index values on a 0–100 scale. The AI Transparency Index (AITI), Algorithmic Accountability Index (AAI), Institutional Oversight Index (IOI), Digital Trust Index (DTI), and E-commerce Efficiency Index (ECEI) were constructed using secondary data from OECD Digital Economy Outlook, World Bank digital development indicators, UNCTAD digital economy reports, Stanford AI Index, Eurostat digital economy statistics, and national digital economy reports. Since the original indicators had different units of measurement, min–max normalization was applied before aggregation. The regression results presented in the article are based on these normalized composite indices.

$$Z_{it} = \frac{X_{it} - X_{min}}{X_{max} - X_{min}} \times 100$$

Where Z_{it} is the normalized index value, X_{it} is the original indicator value, and X_{min} and X_{max} represent the minimum and maximum values of the selected indicator in the panel dataset.

ANALYSIS AND RESULTS

The empirical results show that algorithmic transparency, accountability, institutional oversight and digital trust are significant determinants of e-commerce efficiency. The strongest effect is observed for AI Transparency, confirming that explainable and open algorithmic decisions improve transaction efficiency and strengthen user confidence [11]. Algorithmic Accountability has a positive but relatively weaker effect, which indicates that accountability mechanisms mainly operate through regulatory compliance, audit procedures and platform-level internal control. Institutional Oversight also has a significant positive effect, but its impact is largely mediated through transparency and digital trust. Digital Trust appears as the central transmission mechanism of the model, transforming institutional and algorithmic governance into measurable economic outcomes [12].

Correlation analysis confirms a stable relationship between algorithmic governance indicators and e-commerce efficiency. The relationship between AI Transparency Index and E-commerce Efficiency Index is strong and positive ($r=0.802$; $p<0.01$), while the highest correlation is observed between Digital Trust Index and E-commerce Efficiency Index ($r=0.847$; $p<0.01$). The strong relationship between AI transparency and digital trust ($r=0.791$; $p<0.01$) confirms that explainable algorithmic systems play an important role in shaping user confidence. Since all correlation coefficients remain below the critical multicollinearity threshold, the variables can be used in further regression analysis (Table 1) [13].



Table 1
The impact of artificial intelligence management factors on e-commerce performance: econometric regression results⁴

Independent variables	Standardized coefficient (β)	tandard error	t-statistic	p-value	95% confidence interval	Effect size
AI Transparency Index (AITI)	0.482***	0.061	7.90	<0.001	[0.362; 0.602]	Strong
Algorithmic Accountability Index (AAI)	0.215**	0.089	2.41	0.018	[0.041; 0.389]	Moderate
Institutional Oversight Index (IOI)	0.301***	0.074	4.07	<0.001	[0.156; 0.446]	Moderate–strong
Digital Trust Index (DTI)	0.567***	0.052	10.90	<0.001	[0.465; 0.669]	Very strong
Konstanta	0.112*	0.038	2.94	0.004	[0.037; 0.187]	—

The regression results confirm that all selected institutional and algorithmic governance variables have a statistically significant impact on e-commerce efficiency. Digital Trust Index has the strongest effect (β=0.567), indicating that trust is the main transmission mechanism between algorithmic governance and economic performance [15]. AI Transparency Index also shows a strong positive effect (β=0.482), confirming that explainable and open algorithmic decisions improve user confidence and platform efficiency. Institutional Oversight has a moderate but significant effect (β=0.301), while Algorithmic Accountability has a weaker but positive impact (β=0.215). These results support the proposed logic that transparency, trust and institutional oversight are key determinants of AI-based e-commerce performance (Figure 1) [16].

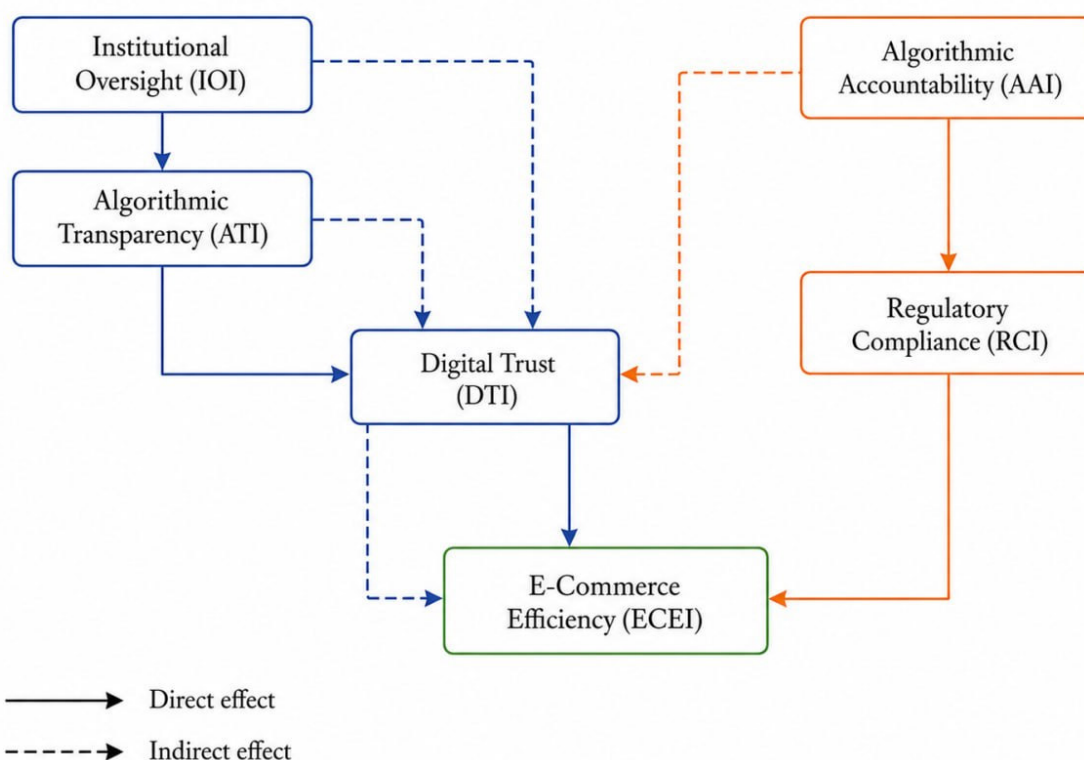


Figure 1. Conceptual and econometric model of the impact of AI governance factors, institutional mechanisms, and digital trust on e-commerce efficiency

4 Source: Author’s calculations based on normalized panel data for 10 countries over 2021–2025. The index values were constructed using data from OECD Digital Economy Outlook, World Bank digital development indicators, UNCTAD digital economy reports, Stanford AI Index, Eurostat digital economy statistics, and national digital economy reports. AITI – Artificial Intelligence Transparency Index; AAI – Algorithmic Accountability Index; IOI – Institutional Oversight Index; DTI – Digital Trust Index; ECEI – E-commerce Efficiency Index [14].



The conceptual model shows that institutional oversight and algorithmic transparency strengthen digital trust, while digital trust acts as the key mediating factor influencing e-commerce efficiency. Algorithmic accountability supports regulatory compliance and reduces institutional risks. Therefore, high e-commerce performance is achieved not only through technological innovation, but through the integration of AI governance, transparency, accountability and trust [17].

International experience shows that the governance of artificial intelligence in e-commerce is increasingly moving toward risk-based regulation, algorithmic transparency and accountability requirements. The European Union's AI Act represents a legally binding approach based on risk classification, where high-risk AI systems are subject to stricter requirements related to transparency, human oversight, data governance and audit mechanisms. In contrast, OECD principles emphasize responsible, human-centered and trustworthy AI governance through more flexible normative guidance [18].

These approaches demonstrate that AI algorithms in e-commerce should no longer be treated only as technical tools, but as institutional objects that require clear rules of compliance, monitoring and responsibility. For developing digital markets, this experience is particularly important, as it highlights the need to introduce explainability standards, data governance requirements, independent algorithmic audit and clear platform accountability mechanisms. Therefore, the future effectiveness of AI-based e-commerce will depend not only on technological innovation, but also on the quality of institutional regulation and digital trust [19-21].

CONCLUSIONS AND SUGGESTIONS

The study shows that the efficiency of AI-based e-commerce platforms depends not only on technological development, but also on algorithmic transparency, accountability mechanisms and digital trust. The empirical results confirm that AI transparency and digital trust are the strongest determinants of e-commerce efficiency, while institutional oversight and algorithmic accountability mainly influence performance through trust-building and regulatory compliance mechanisms.

The proposed institutional model demonstrates that transparency should be treated as a core governance requirement, not only as a technical feature. Algorithmic accountability must be embedded into platform design through audit, traceability, user consent and complaint mechanisms. Institutional oversight should support trust formation rather than act only as a punitive regulatory tool.

For developing digital markets, including Uzbekistan, the main policy priority is to reduce the gap between rapid AI adoption and institutional regulation. This requires clear rules for algorithmic transparency, independent audit systems, protection of personal data, user rights to explanation and a coordinated framework for platform accountability.

REFERENCES:

1. A. Agrawal, J. S. Gans, and A. Goldfarb, *Power and Prediction: The Disruptive Economics of Artificial Intelligence*. Boston, MA: Harvard Business Review Press, 2022.
2. E. Brynjolfsson, D. Li, and L. R. Raymond, "Generative AI at work: Evidence from productivity and labor market outcomes," *Journal of Economic Perspectives*, vol. 37, no. 4, pp. 1–28, 2023.
3. J. A. Kroll, J. Huey, S. Barocas, E. W. Felten, J. R. Reidenberg, D. G. Robinson, and H. Yu, "Accountable algorithms," *University of Pennsylvania Law Review*, vol. 165, no. 3, pp. 633–705, 2021.
4. S. Zuboff, *The Age of Surveillance Capitalism: The Fight for a Human Future at the New Frontier of Power*. New York, NY: PublicAffairs, 2023.
5. A. B. Arrieta, N. Díaz-Rodríguez, J. Del Ser, A. Bennetot, S. Tabik, A. Barbado, and F. Herrera, "Explainable Artificial Intelligence (XAI): Concepts, taxonomies, opportunities and challenges toward responsible AI," *Information Fusion*, vol. 58, pp. 82–115, 2021.
6. R. Guidotti, A. Monreale, S. Ruggieri, F. Turini, F. Giannotti, and D. Pedreschi, "A survey of methods for explaining black box models," *ACM Computing Surveys*, vol. 54, no. 4, pp. 1–42, 2022.
7. B. Mittelstadt, "Principles alone cannot guarantee ethical AI," *Nature Machine Intelligence*, vol. 4, no. 11, pp. 867–868, 2022.
8. S. Wachter and L. Floridi, "Why a right to explanation of automated decision-making does not exist in the General Data Protection Regulation," *International Data Privacy Law*, vol. 13, no. 1, pp. 1–15, 2023.
9. G. Parker, M. Van Alstyne, and S. P. Choudary, *Platform Revolution: How Networked Markets Are Transforming the Economy*. New York, NY: W. W. Norton & Company, 2021.
10. J.-C. Rochet and J. Tirole, "Two-sided markets: A progress report," *RAND Journal of Economics*, vol. 53, no. 2, pp. 1–45, 2022.



11. M. A. Cusumano, A. Gawer, and D. B. Yoffie, *The Business of Platforms: Strategy in the Age of Digital Competition*. New York, NY: Harper Business, 2024.
12. OECD, *OECD AI Principles: Implementation and Policy Guidance*. Paris: Organisation for Economic Co-operation and Development, 2023.
13. OECD, *OECD Digital Economy Outlook 2024*. Paris: OECD Publishing, 2024.
14. UNCTAD, *Digital Economy Report 2021: Cross-Border Data Flows and Development*. Geneva: United Nations Conference on Trade and Development, 2021.
15. World Bank, *World Development Report 2022: Finance for an Equitable Recovery*. Washington, DC: World Bank, 2022.
16. S. Erkin, U. F. Fakhriddinovich, A. K. Sadullaevich, and R. Ziyodulla, "Solutions to problems arising in agriculture in Uzbekistan in the context of the digital economy," *Repository Antis Publisher*, vol. 697218, 2025.
17. S. Xayrullayev and F. Ulug'murodov, "O'zbekiston sharoitida quyosh energiyasi va shamol energetikasi imkoniyatlari," *Education and Research in the Era of Digital Transformation*, pp. 728–733, 2026.
18. F. Ulug'murodov and D. Shodiyorov, "Orolbo'yi hududida yashil iqtisodiyotni rivojlantirish istiqbollari," *Education and Research in the Era of Digital Transformation*, pp. 701–706, 2026.
19. B. Ismatullayeva, J. Raxmatova, and F. Ulug'murodov, "Yashil iqtisodiyotning nazariy asoslari va barqaror rivojlanishdagi o'rni: global tendensiyalar va amaliy yondashuvlar," *Education and Research in the Era of Digital Transformation*, pp. 568–576, 2026.
20. M. K. Djanzokovich and U. F. Faxridinovich, "Digital Trade and the Development of E-Commerce: Conceptual Foundations, Economic Mechanisms, and Evaluation Dimensions," *Annals of Taxation and Digital Business*, vol. 2, no. 1, pp. 6–10, 2026.
21. S. Erkin, U. F. Fakhriddinovich, and U. Diyorjon, "Green Energy and Tourism Drive Colombia's Economic Growth and Stability," *Academia Open*, vol. 10, no. 1, 2025.



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz HAKIMOV

Musahhih: Zokir ALIBEKOV

Sahifalovchi va dizayner: Hasan MAQSUDOV

2026. № 6/2

© Materiallar ko'chirib bosilganda "Yashil" iqtisodiyot va taraqqiyot" jurnali manba sifatida ko'rsatilishi shart. Jurnalda bosilgan material va reklamalardagi dalillarning aniqligiga mualliflar ma'sul. Tahririyat fikri har vaqt ham mualliflar fikriga mos kelmasligi 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.

EI.Pochta: 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" jurnali 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.



Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>