



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

№5



ISSN: 2992-8982

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

2025



IQTISODIYOT&TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

Muharrir:

Qurbonov Sherzod Ismatillayevich

Elektron nashr. 1404 sahifa.

E'lon qilishga 2025-yil 1-mayda ruxsat etildi.

Tahrir hay'ati:

Salimov Oqil Umrzoqovich, 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 Shoira Azimovna, 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'o'ja o'g'li, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dots.
Utayev Uktam Choriyevich, O'z.Respub. Bosh prokuraturasi boshqarma boshlig'i o'rinbosari
Ochilov Farkhod, O'zbekiston Respublikasi Bosh prokuraturasi IJQKD 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
Golischeva Yelena Vyacheslavovna, Iqtisodiyot fanlari nomzodi, dotsent.



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
Utayev Uktam Choriyevich, Deputy Head of Department, Prosecutor General's Office of Uzbekistan
Ochilov Farkhod, Head of DCEC, Prosecutor General's Office of Uzbekistan
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 Makhmatjon 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.

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori (DSc), professor
Po'latov Baxtiyor Alimovich, texnika fanlari doktori (DSc), professor
Aliyev Bekdavlal 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

Board of Experts:

Berkinov Bazarbay, Doctor of Economic Sciences (DSc), Professor
Pulatov Bakhtiyor Alimovich, Doctor of Technical Sciences (DSc), Professor
Aliyev Bekdavlal 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 Ilkhomiddin, Candidate of Economic Sciences, Associate Professor
Khakimov Ziyodulla Akhmadovich, Doctor of Economic Sciences, Associate Professor
Kamilova Iroda Khusniddinovna, Doctor of Philosophy (PhD) in Economics
Gafurov Doniyor Orifovich, Doctor of Philosophy (PhD) in Pedagogy
Fayziyev Oybek Rakhimovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Tukhtabayev Jamshid Sharafetdinovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Khamidova Faridakhon Abdulkarimovna, Doctor of Economic Sciences, Associate Professor
Yakhshiboyeva Laylo Abdisattorovna, Senior Lecturer
Babayeva Zuhra Yuldashevna, Independent Researcher

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'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK 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

“Zavur kollektor suvlarining kimyoviy tarkibi tahlili va ularni tozalash zarurati (Qoraqalpog‘iston Respublikasi misolida)”.....	20
Kungiratbay Sharipov, Ma‘ruf Nurmanov	
Forming demand and stimulating sales in Uzbekistan.....	26
Musayeva Shoira Azimovna	
Членство в ВТО как драйвер развития: взгляд Узбекистана через призму опыта Вьетнама и Казахстана.....	30
Ж.Я.Нуриллаев	
Mamlakatimizda tizimli ahamiyatga molik banklarni aniqlash tartibi va ularning bank tizimi moliyaviy barqarorligiga ta’siri tahlili.....	37
Xolmamatov Farhodjon Kubaevich	
O‘zbekiston respublikasida aholi bandligini ta’minlashdagi dolzarb masalalar	44
Ibragimov Elmurod Gulboynor o‘g‘li	
O‘zbekiston respublikasida elektr energiyasi ta’minoti hajmini yalpi ichki mahsulot hajmiga ta’sirini ekonometrik tahlil qilish.....	48
Fayziyev Rabim Alikulovich	
Raqamli iqtisodiyot sharoitida tijorat banklarining xizmat turlarini takomillashtirish amaliyoti	60
Umurzoqova Adiba Ochilovna	
Qishloq xo‘jaligi kooperativi boshqaruv tizimida buxgalteriya hisobini tashkil qilishning o‘ziga xos xususiyatlari	67
Abduraxmanov Ramazon Abdullayevich	
O‘zbekistonda qishloq xo‘jaligi mahsulotlari umumiy hajmini prognozlashda ekonometrik modellar (yillik)	72
Qodirov Farxod Amirovich, Bo‘ribaeva Qundiz Muratbaevna	
Oziq-ovqat mahsulotlari xavfsizligi tizimini takomillashtirishning nazariy va amaliy jihatlari.....	77
Mahamatova Maftuna	
Xufiyona va yashirin iqtisodiyotning amaliy tahlili o‘zbekiston miqyosida.....	83
Koshanov Abdimurat Azat uli	
Soliq tizimini barqarorligini belgilovchi omillar tahlili.....	87
Nurillayev Jasurbek Davronbekovich	
Mahalliy budjetlar daromad manbalarini mustahkamlash omillari.....	92
Soatova Nodira Boboxanovna	
Bank infratuzilmasining raqamli transformatsiyasi va resurslar bazasi shakllanishi: nazariy asoslar va texnologik yondashuvlar.....	97
Raxmatov Azizjon Jaloliddinovich, Jumayev Muzaffar Mahmud o‘g‘li	
Ichki auditning transformatsion potentsiali: tahliliy amallarni takomillashtirish orqali samaradorlikni oshirish.....	102
Misirov Akbarali Pardaboyevich, Ismoilov Asadbek Abdusamat o‘g‘li	
Xorijiy mamlakatlarda yashil moliyalashtirishni rivojlantirish yo‘llari.....	110
Qorriyeva Shahnoza Safarbayevna	
Yashil moliya – iqtisodiy rivojlanish mexanizmi sifatida	117
Nodir Xidirov G‘iyosaliyevich	
Xo‘jalik yurituvchi subyektlarning likvidiligi va moliyaviy barqarorligini ta’minlashning xorij tajribasi va uning amaliy ahamiyati	122
Bauyetdinov M.J.	
Теоретические подходы к определениям агрессий социально - экономической и политической стабильности государства как фактор повышения рекреационных потребностей	128
Алимова Райхона Баходировна	
Innovatsion ta’lim texnologiyalari asosida talabalarning metodik tayyorgarligini shakllantirish.....	139
Komilov Umidjon Normurod o‘g‘li, Tulyaganova Gulnoza Olimjon qizi	



Kichik biznes subyektlarini moliyalashtirish manbalari	143
Nematulloev Suxrob Sobirovich	
Bir qatlamli elastik asosda joylashgan to'sinning seysmik kuchlar ta'siridagi tebranishining V.Z. Vlasov usuli asosida analitik tadqiqi	148
Kamola Xaydarova	
"Sibir daryolarining burilishi" loyihasining tarixiy va retrospektiv tahlili	153
Mahmudov Nosir Mahmudovich	
Sarguzasht turizmini rivojlanishi va sarguzasht turlarda turistlarning xavfsizligini ta'minlashda instruktor-gidlarning roli	159
Tilovmurodov Dostonbek Furqat o'g'li	
Scientific-theoretical foundations of the use of ict in ensuring management efficiency and security in enterprises	165
Khalilov Bekzod Akhmatovich	
Tijorat banklarida kredit riskini boshqarish mexanizmlarini takomillashtirish yo'nalishlari.....	171
Mirtursunova Dinara Anvarovna	
O'zbekiston respublikasi tijorat banklarida masofaviy bank xizmatlarini joriy etishni takomillashtirish yo'llari.....	175
Tangriyev Izzat Raxmatullayevich	
Qashqadaryo viloyatida eko va etno turizmni rivojlantirishning istiqbollari va iqtisodiy samaradorligi.....	181
Erkayeva Barno, Xushvaqtoev Ramziddin	
O'zbekiston bank tizimida raqamli valyutalar va yashil investitsiyalar integratsiyasini takomillashtirish	186
Nodirov Azizxon Asrorovich	
Global energiya noaniqligining o'zgaruvchanligi ekonomertik modellari	192
Bexzod Qo'ziboev	
Экоцифра: цифровизация МСП для зеленого устойчивого роста	197
С.С. Убаева	
Qishloq xo'jaligini barqaror rivojlantirish va ekologik toza hududni yo'lga qo'yishning ahamiyati	201
Ergashov Ulug'bek Zoxidjonovich	
Statistika fanining shakllanish bosqichlari va rivojlanish tendensiyalari.....	206
Nabixodjaev Abbas Abdupattahovich, Umarova Mukaddas Abbasovna	
Hududlarning atmosferaga chiqaradigan zararli chiqindilar miqdorini sanoat mahsulotiga nisbati bo'yicha tahlili	210
Baqoyev Husan Nuriddinovich	
Qayta tiklanadigan vodorod narxlari strategiyasini o'rganish: xarajat noaniqliklarini bartaraf etish	216
Nuraliyeva Komila Sanakulovna	
Qishloq xo'jaligini "yashil" iqtisodiyot asosida rivojlantirishga o'tishning zarurligi va mohiyati	221
Yoldoshev Mutalib Ibrohimovich	
Mamlakat iqtisodiyotini rivojlantirishda "yashil investitsiyalar" dan foydalanishning xorij tajribalari	225
Ruzibayeva Nargiza Xakimovna, Rustamova Nasiba Arslanovna	
Ijtimoiy iqtisodiy ehtiyojlar va ularning iqtisodiy rivojlanishdagi o'rni.....	230
Raxmonova Feruza Musaqulovna	
Oliy ta'lim xizmatlarini ijtimoiy-iqtisodiy taraqqiyotda tutgan o'rni.....	234
Mirzaxajeva Shaxzoda Shuxratovna	
Tijorat banklari muammoli kreditlarining likvidlilikka ta'siri.....	240
Karshiyev Adham Anvarovich	
Kichik firmalarning raqobatbardoshligini oshirishning nazariy metodologik jihatlari.....	245
Ruzmetov Davron Ibrogimovich, Aliyev Maqsudbek Erkinovich	
Xo'jalik yurituvchi subyektlarning moliyaviy resurslaridan samarali foydalanish imkoniyatlari.....	251
Talapova Nargiza Baxriddinovna	



“Deviant xulq-atvorli o‘smirlarning ijtimoiy moslashuvining psixologik xususiyatlari”	255
Saidbekova Feruza Anvarbek qizi	
Aholi daromadlarini diversifikatsiya qilishda davlat siyosatining roli va imkoniyatlari	258
Nutfullayev Shohrux Mexli o‘g‘li, Qurbanov Ulug‘bek Erkinovich	
Анализ показателей развития зелёной химии по всему миру и в узбекистане за последние десять лет	262
Фозилова Фирангиза Комиловна	
Tijorat banklarining o‘zbekiston respublikasi iqtisodiyotiga ta’siri	270
Masharipov Rasulbek Jo‘rabekovich	
Biznes birlashuvda buxgalteriya hisobi va auditni takomillashtirish yo‘nalishlari	273
Hamroyeva Zuhra Amiral qizi, Xayitboyeva Laylo Oybekovna, Mirzarayimov Sardorbek Ravshanovich	
O‘zbekiston respublikasida pul-kredit siyosatining maqsadi	277
Adilov Zuxriddin Marip o‘g‘li	
Qishloq xo‘jaligi mahsulotlarining ishlab chiqarish va bozorlararo aloqalarining statistik o‘zgarish tendensiyalari	281
Zakirova Umida Maxamadaminovna	
Iqtisodiy bilimlarni shakllanishi va rivojlanishi	286
Po‘latov Abdulloh Xolxo‘jayevich	
Теоретические основы эффективного управления финансовыми ресурсами предприятий с государственной долей (на примере узбекистана)	291
Ахмедов Дилшод Турсункулович	
Robototexnika asoslari va maktab ta‘limida qo‘llanilishi	298
Tuxliyev Muslimbek Sherzod o‘g‘li	
Sun‘iy intellektlar yordamida o‘quvchilarni hayotiy faoliyat ko‘nikmasini shakllantirishi	303
Mirxasilova Zulfiya Kochkarovna, Abdurahmanova Ozoda Djo‘rayevna, Kurbanov Azimjon Jo‘raboy o‘g‘li	
Levi tengsizligi uchun A.N. Kolmogorov teoremlari	316
Saypiddinov Shukurullo Sadrdinovich, Baxramov Rustamjon Qambarali o‘g‘li	
Rivojlanayotgan mamlakatlar bank tizimida raqamli moliyaviy texnologiyalarni joriy etish afzalliklari	320
Xodjimamedov Akmal Ashurovich, Umedov Abdullo Umedovich	
O‘zbekiston respublikasining mdh mamlakatlari bilan tashqi savdo faoliyati tahlili: o‘zgarish tendensiyalari va istiqbollari	326
Ilyosov Asrorjon Axrorjon o‘g‘li, Abdullaev Alisher Maxmudovich, Tuxtasinova Muxayyo Mirzasultonovna	
Elektron tijoratni rivojlantirishning xorij tajribasi	330
Madieva Zuxra Iskandarbekovna	
Inson resurslarini o‘rganishning asosiy yondashuvlari: mohiyat-ta’rifiy tahlil	336
Bakirov Qobiljon Mamatyusupovich	
Bandlikni ta’minlashda davlat tomonidan institutsional muhit yaratishning roli	340
Dilorom Tojiboyeva, Umida Ravshanovna Anvarova	
Mamlakatimizda islom moliyasini rivojlantirish maqsad va choralari	346
Xoliyorov Xomid Boynazarovich	
Разработка экспертной системы для оценки финансового состояния предприятия	352
Tajibayeva Kizlargul Ajiniyazovna	
Farg‘ona vodiysi viloyatlarida kichik biznes ko‘rsatkichlarining o‘zgarishi: panel regressiya tahlili	362
Tojiyeva Muhabbatxon Mansurjon qizi	
O‘zbekiston Respublikasida makroiqtisodiy ko‘rsatkichlarni hisoblashdagi asosiy muammolar va ularning yechimlari	368
Farmonov Ilhomjon Iqboljon o‘g‘li	
Xorijiy tajriba asosida korxonalar innovatsion faolligini boshqarishni takomillashtirish	374
Hakimova Nozimaxon Sobirjon qizi	
Mahalliy davlat hokimiyati organlarida milliy kadrlar zaxirasini shakllantirish	380
G‘aniev Elyor Sobirjonovich	
O‘zbekistonda sirkulyar iqtisodiyotga o‘tishning ahamiyati	386
Mirzayev Muzaffar Maxmudovich	



The role of international investments in greening and ecological rehabilitation of the aral sea region	392
Ospanova Feruza Bazarbaevna	
“Зеленое направление” совершенствования бухгалтерского учета	397
Ибрагимов Гайратжон Артикович	
Xarajatlarni kelib chiqish joylari va javobgarlik markazlari bo'yicha hisobga olishni takomillashtirish	403
Xamidova S.Ya.	
Mintaqalarni iqtisodiy rivojlantirishning metodologik asoslari va ularni takomillashtirish.....	409
Toshaliyeva Saodat Toxirovna	
O'zbekistonda kichik turar joy biznesini rivojlantirishda xorijiy tajribalar	414
Yo'ldashev Bekzodjon Sherzodjon o'g'li	
Tijorat banklarida davlat maqsadli dasturlarini moliyalashtirish yuzasidan ilmiy-nazariy qarashlar.....	419
Shodiyev Shuhrat Sunnat o'g'li	
Qandolat mahsulotlari bozorida marketing strategiyalaridan foydalanishning xorijiy mamlakatlar tajribasi.....	426
Azlarova Munira Muxammad-Amin qizi	
Risk management in commercial banks, methodological approaches and practical implementation	433
Baymuratova Zina Aqilbekovna, Jarilkapova Naubaxar Paraxat qizi	
The impact of competition on economic growth: evidence from uzbekistan's automotive industry.....	439
Saydaliyeva Dilrabo Baxriddin qizi	
Raqamli texnologiyalarning oliy talim xizmatlarini rivojlantirishdagi o'rni.....	444
Mirzaxadjayeva Shahzoda Shuxratovna	
Развитие производства сельскохозяйственной продукции путем развития цифровых технологий.....	450
Юсупов Мухиддин Соатович	
Tijorat banklarida loyihaviy moliyalashtirish risklarini boshqarish amaliyotini takomillashtirish	457
Berdiyev Akram O'ktamovich	
Iqtisodiy tarmoqlarni soliqqa tortish orqali investitsiya loyihalarini rivojlantirish.....	463
Sharipov Eldor Salohiddin o'g'li	
Iqtisodiyotda investitsiya va kredit salohiyatini bank faoliyatiga ta'siri.....	468
Ergashova Nilufar Sobirovna	
Qurilish materiallari sanoati korxonalarining raqobatbardoshlik salohiyatini boshqarishni takomillashtirish	473
Tashmukhamedova Karima Samatovna	
Ziyorat turizmini rivojlantirishning asosiy yo'nalishlari va istiqbollari.....	479
Kurbanova Mohinur Xabib qizi	
Xalqaro sayohat lug'ati va uning shakllanishi.....	487
Abduaxadova Zilola Djamoliddinovna	
Moliyaviy hisobotning xalqaro standartlari va uni o'zbekiston respublikasi hisob tizimini rivojlantirishdagi o'rni va ahamiyati.....	492
Quvvatov G'olibjon Baxtiyor o'g'li	
Kooperatsiyalarning tutgan o'rni va ahamiyati.....	501
Mirzayev Musurmon Umidullayevich, Ziyadullayev Ilhom Narkobilovich	
Использование методов математического моделирования при внедрении коммерческих автоматических систем	505
Курбанова Рахима, Ахмедов Мехрожжон	
Tijorat banklari kapitalidagi davlat ulushini kamaytirish yo'llari.....	511
Vasiyev Alisher Samiyevich	
Механизмы трансформации неформального сектора в официальную экономику на основе финансовых инструментов.....	515
Кошанов Абдимурат Азат ули, Муртазаев Шахрух Коньскайлиевич	



The impact of tourism on the economy of Uzbekistan	519
Xaydarova Marjona, Muxamedboyeva Muxlisa, Umarov Kamron, Usmanova Aziza	
Mintaqada gastroturizm rivojlanishining iqtisodiy asoslari va zamonaviy tendensiyalari	525
Masharipova Manzura Alimbayevna	
Tikuv-trikotaj korxonalari brend jozibadorligini oshirishning ilmiy-nazariy jihatlarini	535
O'rinov Akmaljon Axmadjonovich	
Bank tizimida hisobotlarni avtomatlashtirish texnologiyalari	542
Sodiqov Sanjar Saydullo o'g'li	
Engineering programs in Uzbekistan on the verge of fifth industrial revolution	547
Khasan Khankeldiyev	
Aksiyadorlik jamiyatlarining boshqaruvini yaxshilashda korporativ madaniyatning ahamiyati	551
Akramova Nazokat Israilovna	
Tadbirkorlik faoliyatining iqtisodiy taraqqiyotdagi o'rni	562
Amonov Mehridin Oromiddinovich	
O'zbekiston sanoat tarmoqlarida kooperatsiya asosida tayyor mahsulotlar ishlab chiqarishni mahalliyashtirish tizimini takomillashtirish yo'llari	572
Xalilova Sevaraxon Alijon qizi	
Moliyaviy barqarorlikning asosiy ko'rsatkichlari va ularning tahlili	578
Urmanbekova Iroda Farxodovna	
Tijorat banklarining mamlakat iqtisodiyotida tutgan o'rnini tahlil qilish	583
Kilicheva F.B., Mengnorov A.A., Bozorova O.R.	
Bog'dorchilik tarmog'ida klasterlarni joriy qilishda yevropa tajribasini qo'llash imkoniyatlari	591
Ergashov Ulug'bek Zoxidjonovich	
To'qimachilik klasterlarini boshqarishda xorijiy mamlakatlar tajribasi	598
Mansurov Saidxo'ja Kamalovich	
Barriers to tourism infrastructure development in uzbekistan: a critical analysis	605
Sarvinov Shodmonova	
Xalqaro bozorda qishloq xo'jaligi mahsulotlari raqobatbardoshligini oshirish	609
Mengnorov Almardon Abdirahmonovich	
O'zbekiston respublikasida infratuzilma loyihalarini amalga oshirishdagi risklarni boshqarish	620
Yusupova Zilola Ismoiljon qizi	
Korxonaning iqtisodiy barqarorligiga erishishning zamonaviy tendensiyalari	626
Iminova Nargizaxon Akramovna	
Qishloq joylari maishiy xizmat ko'rsatish sohasida axborot resurslaridan samarali foydalanish	631
Xamdamiy Eldor Toshmurovich	
Meva-sabzavotlar eksportida transport koridorlari va vositalarini tanlash xususiyatlari	636
Yusupov Muxiddin Soatovich	
Рынок рабочей силы в узбекистане и ее воспроизводство	644
Шакиров Амаль Улугбекович, Камилова Наргиза Абдукахаровна	
Деньги и их функции в экономике	650
Мурадиллаев Мансур Мехроживич, Камилова Наргиза Абдукахаровна	
Развитие сельского хозяйства в узбекистане	654
Махмудов Алишер Мухтарович, Камилова Наргиза Абдукахаровна	
Инвестиции и инновации в химической промышленности узбекистана: современные тенденции и перспективы	658
Хусаинов Равшан Рахимович, Султанходжаев Аманулла Асадуллаевич	
Tijorat banklari aktivlarini boshqarishni takomillashtirish	666
Mardonova Shoxsanam Baxodirovna	
Definition of agritourism as a multifunctional development in rural areas	672
Aktamov Olimjon Abdugani ugli	
Kameral soliq tekshiruvida smart texnologiyalarini ma'lumotlarini soliq organlarining ma'lumotlar bazasida shakllanishi	680
Qurbonov Muxiddin Abdullaevich	
Проблемы регулирования государственно-частного партнерства и рекомендации по их решению (на примере безработицы в республике узбекистан)	687
С.Э. Холмуратов	



Автоматизация аудиторских процедур с использованием искусственного интеллекта.....	692
Ходжарахманова Назира Бахтияр кизи	
Past karbonli iqtisodiyotga o'tish zaruriyati va uning omillari.....	701
Valiyev Axliddin Aropitdinovich	
Yengil sanoatda zamonaviy tikuv mashina-kichik robotlarning mexanizmlarini mukammallashtirish	705
Sirojova Muxabbat Sodiq qizi, Kurbanov Fazliddin Aminovich	
Jismoniy shaxslar daromadlarini soliqqa tortish tizimining institutsional va iqtisodiy asoslari	710
Kuzieva Nargiza Ramazanovna, Bobomuratova Manzura Panji qizi	
Foyda solig'i bo'yicha bo'nak to'lovlarni to'lash tartibi.....	717
Yangieva N.S.	
Kichik biznes va tadbirkorlik subyektlarini soliqlar vositasi qo'llab-quvvatlashning amaldagi holati	722
Turanboyev Boburjon Qodirjon o'g'li	
Motivation, goal-setting, and organizational performance: a case study from uzbekistan's chemical industry	726
Mamataliev Anvar Ergashevich, Bobur Urinov	
Применение искусственного интеллекта при организации налогового администрирования узбекистана	733
Н.А. Артиков	
Ayollar tadbirkorligini rivojlantirish zaruriyatini keltirib chiqaruvchi omillar.....	737
Sharofiddinova Gulnoza Iloxmonovna	
Raqamli texnologiyalarning tijorat banklari samaradorligiga ta'siri	745
Maksudov Avazbek Ulug'bek o'g'li	
Suv tanqisligi sharoitida yashil iqtisodiyotni rivojlantirish asoslari	750
Qosimov Maxamatjon Sulaymanovich	
Rivojlanayotgan iqtisodiyotda raqamli va raqamli bo'lmagan korxonalar tahlili	761
Raxmonov Nodirjon Raxmonjon o'g'li	
Aholining o'rtacha umr ko'rish yoshini o'zgarishi sharoitida keksalarning ijtimoiy ta'minotiga xavflarning ortishi.....	767
Toyirov Shohboz Ziyodullo o'g'li	
Oliy ta'lim tizimida moliyaviy nazorat samaradorligini ta'minlash ichki nazorat xizmatlari	773
Xaydarov Baxrom Xolmuradovich	
Moliya bozorida xususiy banklar faolligini ta'minlash istiqbollari	777
Abduqahhorov Asilbek Ahror o'g'li	
Budjet daromadlari ijrosini ta'minlashda soliqlar hisobi va tahlilining ahamiyati	782
Abdullaev Abror Bozarboevich	
Aholi daromadini oshirish yo'llari.....	803
Shadmanov Baxodir Sherkulovich	
Tourism and regional identity in Uzbekistan: balancing heritage and development	808
Raximova Nilufar Aminovna, Abdukholikova Farida Erkinjon qizi	
O'zbekiston sanoat korxonalarining fond bozorida ishtiroki tahlil va muammolari.....	815
Igitov Jurabek Kuzibekovich	
O'zbekistonda davlat-xususiy sheriklik loyihalarini moliyalashtirish va amalga oshirish tahlili	823
Karabaev Sanjar Abdusamatovich	
Globalashuv sharoitida milliy korxonalarining eksport salohiyatini boshqarish masalalari	832
Qodirov Humoyun Tolibjon o'g'li	
Бизнес-планирование и прогнозирование деятельности организации.....	836
Алимов Бехзоджон Наврузжонович	
Farg'ona vodiysida ekoturizm – kambag'allikka qarshi kurashning yangi imkoniyatlari	840
Soliyeva Nilufar Muxtorjon qizi	
Aholi turmush darajasi baholash bo'yicha dasturiy ta'minot ishlab chiqishda horij tajribasini o'rganish	844
Tursunov Farxod Baxodir o'g'li	
Mintaqa aholi turmush farovonligiga ta'sir qiluvchi omillar tasnifini ishlab chiqish.....	848
Xodjanijazov Shohruh Yuldashovich	
Xususiy oliy ta'lim muassasalari menejmentining nazariy jihatlarini va o'ziga xos xususiyatlari.....	856
Karimov Ulug'bek Usmonovich	



Infratuzilma va bozor infratuzilmasi tushunchalarining nazariy tavsifi	861
G'aniyev Botir Baxtiyorovich	
Повышение инвестиционной привлекательности – важное условие повышения конкурентоспособности предприятий.....	865
Каримова Дилафруз Садирдин кизи	
Yevropa ittifoqi davlatlari tijorat banklarining soliq to'lovlarini amalga oshirish tartibi	870
Komolov Odiljon Sayfidinovich	
Boshqaruvda innovatsiyalarni hisobga olgan holda agrokorxonalarni davlat tomonidan rag'batlantirishning zamonaviy yondashuvlari	878
Shaniyazova Zamira	
Практические аспекты применения статистических методов контроля качества на предприятиях.....	883
Усманов Илхом Ачилович, Усманов Фарзод Шохрухович	
Yashil iqtisodiyot sharoitida iqtisodiy o'sishning yangi paradigmalarini shakllantirish: nazariy asoslar va amaliy talqinlar.....	891
Alimova Guzal Abduxakimovna	
Xizmat ko'rsatish korxonalarini faoliyati samaradorlik ko'rsatkichlarining nazariy va metodologik tahlili	895
Qo'ziboyev Boxodir Azzamboy o'g'li	
Kutubxonalarda raqamli iqtisodiyot sharoitida biznes-modellarni ishlab chiqish.....	900
Ernaqulov Sunnatillo Nurali o'g'li	
To'g'ridan-to'g'ri sug'urtalash operatsiyalari bo'yicha xarajatlarni xalqaro standartlar asosida hisob va hisobotda aks ettirish uslubiyatini takomillashtirish	905
X.A.Raximov	
Kameral soliq tekshiruvda smart texnologiyalarini ma'lumotlarini soliq organlarining ma'lumotlar bazasida shakllanishi.....	910
Ergashev Uyg'un Jabborovich	
Obligatsiya moliya bozori instrumenti sifatida, milliy obligatsiyalar bozori	916
Avezov Ibrohim Ilxomovich, Yaxshiboyev Jahongir Abdualimovich	
Barqaror rivojlanish doirasida ekologik, ijtimoiy va korporativ boshqaruv (ESG) ko'rsatkichlarining yashil texnologiyalar innovatsiyasiga ta'sirini baholash.....	921
Meliqo'zieva Dilrabo Muxitdin qizi	
Yashil iqtisodiyot – barqaror taraqqiyotga olib boruvchi yo'l.....	925
Xalilova Aziza Rustamovna	
Научно-теоретические основы экономической и эколого-экономической эффективности предприятий горнодобывающей промышленности.....	930
Раматов Зафарбек Жуманиязович	
Xitoyda eksport faoliyatini tashkil etishning o'ziga xos xususiyatlari.....	938
D.E.Qarshiev	
Kichik sanoat zonalarida investitsion jozibadorlikni oshirishni investitsion faollikka ta'siri.....	943
Mannapova Shaxnoza Elshodovna	
Mahalla institutining samaradorligi tahlili: so'rovnomaga yondashuvi	947
Bahriddinov Viqorjon Akbar o'g'li	
Формирование человеческого капитала в условиях демографических изменений: опыт и перспективы для узбекистана.....	955
Дониерова Фотимабону Алишер кизи	
Farmasevtika kompaniyalari raqobatbardoshligini oshirishda marketing strategiyalaridan foydalanish yo'nalishlari	962
Vaxrombek Bobojonov	
“Hududlarda sug'urtaga bo'lgan talabning ekonometrik tahlili” bekberganova mohira ravshonbekovna	967
O'zbekiston Milliy universiteti	
O'zbekiston va xalqaro amaliyotda raqamli marketing vositalaridan foydalanish: muammolar va yechimlar	973
Uzoqova Dilnoza Yusuf qizi	
Условия эксплуатации и экологическая безопасность автотранспортной системы на основе энергосберегающих технологий	978
Мамасалиева Мукаддас Ибадуллаевна	
O'zbekiston tibbiyot muassasalarida moliyaviy resurslardan foydalanishda xorijiy tajribalarni qo'llash.....	982
Elmurodov G'ayratjon Abdumurodovich	



Buxgalteriya hisobining samaradorligini oshirish yo'llarida zamonaviy yondashuvlar va innovatsiyalar	987
Sattorov Mirjahon	
Особенности маркетинговых стратегий в условиях ограниченных ресурсов и узкой потребительской аудитории	991
Дебердиев Анвар	
DEbitorlik va kreditorlik qarzlari auditini rejalashtirish masalalari.....	995
Tulovov Erkinjon To'liqin o'g'li, Ibragimova Iroda Rashid qizi	
Инвестиционная программа узбекистана по привлечению иностранных инвестиций	1000
Камилова Наргиза Абдукажоровна, Бекмуратов Шухрат Даулетмуратович	
Turistik mahsulotni shakllantirishda turistlar hayoti xavfsizligini ta'minlash.....	1005
Raxmonov Siyovush Turob o'g'li	
Uglerodsiz energiyaga o'tishda o'zbekistonning yashil strategiya yo'l xaritasining integratsiyasi va ta'siri.....	1011
Nuraliyeva Komila Sanakulovna	
Цифровая устойчивость регионов: применение аналитики больших данных для оценки и управления экологическими рисками	1016
Маликов Шохрух Шокирович, Камалов Шухрат Камалович	
Разработка риск-ориентированной модели внутреннего контроля предприятия на этапе планирования налогов в условиях дистанционного налогового мониторинга	1024
Галеева Н.Н., Э.А.Халикова, Абдусаломова Гулчеҳра Мирзо қизи	
Анализ результатов инструментальных методов исследований у детей с врожденными пороками сердца	1029
Мухаммадиева Лола Атамурадovна	
Barqaror iqtisodiy o'sishni ta'minlashda monetar omillardan samarali foydalanish yo'nalishlari.....	1036
Uskenbaeva Dilnoza Voxodir qizi	
Факторы повышения эффективности управления в государственном секторе.....	1043
Махмудова Севара Улугбековна	
Soliq organlari va soliq to'lovchilar o'rtasidagi munosabatlarning yangi tizimi sharoitida soliq nazorati	1048
Rajabbaeva Dildora Zakirovna, Aripova Aziza Alisherovna	
Boshqaruv jarayonlarini tashkil etishning xorijiy mamlakatlar tajribasi.....	1053
Jo'rayeva Niginaxonim Xursand qizi	
Jahonda eksportni qo'llab-quvvatlash amaliyoti.....	1057
Xudoynazarov Sherzod Ismoilovich	
Raqamli moliyaviy texnologiyalarni korxonada darajasida joriy etish orqali moliyaviy barqarorlikka erishish strategiyasi	1063
Soibov Nozimbek Faxridin o'g'li	
Применение методов PMBOK в управлении рисками проектов	1070
Гулираъно Носирова Абдулазиз қизи	
Tadbirkorlik faoliyatini rivojlantirishda aholi farovonligining o'rni va ahamiyati	1073
Bobaev Isroiljon Abdinabievich	
Вопросы инновационных инвестиций в контексте международной экономической интеграции	1078
Шарипов Бахтиёр Михлибаевич	
Yashil iqtisodiyotga o'tishning nazariy va amaliy jihatlari hamda tendensiyalari.....	1083
Samiyev Abdurashid Qaxramonovich, Shermuxammedov Begzodjon Usmonovich	
Tijorat banklarida muammoli kreditlar samaradorligini ta'minlash yo'llari.....	1087
Nazarov Qilich Xolmuradovich	
Improving the organizational and economic mechanisms for the development of tourism in the republic of karakalpakstan	1092
Tleumuratov Baxadir Genjemuratovich	
O'zbekistonda tumanlar barqaror iqtisodiy rivojlanishini ta'minlash yo'llari (Surxondaryo viloyati misolida).....	1097
Qosimova Nodira Saidovna	
Innovatsion iqtisodiyotni shakllantirishning asosi sifatida innovatsiyalar.....	1102
Azizova Maliha Farrux qizi	



Влияние инвестиций на инновационное развитие и повышение конкурентоспособности экономики узбекистана	1106
Максудова Шахзода	
Возможности снижения затрат на логистику за счет цифровых технологий	1112
Олимова Бахора Шухратовна	
Yashil texnologiyalar va ularning iqtisodiy tizimga ta'siri.....	1116
Sultonov Omon Juma o'g'li	
Iqtisodiy o'sishning makroiqtisodiy faktorlari va ularning ta'siri	1121
Zuvaydullaev Nematullo Oybek o'g'li	
Роль управления производством в условиях модернизации экономики.....	1125
Гулов Мухтор Очилович	
Iqtisodiyotni raqamlashtirish sharoitida sun'iy intellekt texnologiyalarining o'rni va ahamiyati	1129
To'rayev Shavkat Shuxratovich	
Роль цифрового маркетинга в продвижении туристических направлений.....	1136
Муродова Наргиза Уткировна	
Развитие финансовых рынков в странах СНГ: проблемы и перспективы.....	1140
Рузиев Зафар Икрамович, Каримов Ислон Ураз угли	
Современные инструменты продвижения бренда в условиях цифровой экономики.....	1145
Темирова Феруза Сагдуллаевна	
"Raqamli asrda axborot xavfsizligi: it texnologiyalar bilan xavfsizlikni ta'minlash yo'llari"	1149
Sherzod Rajabov	
Государственное регулирование инвестиционной деятельности: проблемы и направления совершенствования.....	1152
Шухрат Турсунов, Икромов Хасан Зафарович	
Economic incentives and barriers to sustainable transition in agribusiness: a comparative study of organic and conventional farming systems	1157
Mubina Toirova	
Цифровая трансформация банковской системы узбекистана: анализ внедрения fintech-решений в государственных банках	1162
Абдурахимова Дилора Каримовна	
Ta'lim muassasalaridagi ba'zi jihatlar	1167
A'zam Qutbiddin A'zam-zoda	
Klasterlar hisob siyosatida boshqaruv hisobining metodologik asoslari.....	1173
Toshpo'latov Azizbek Shermuxamadovich	
Egri soliqlarning mohiyati, genezisi va rivojlanish tendensiyalariga oid nazariy munozaralar xususida	1179
Shodiyev Olimjon Abduraxmonovich	
Ekologik mehmonhona faoliyatini rejalashtirish maqsadlari va vazifalari	1186
Abidova Dilfuza Igamberdievna	
Investitsiya loyihalarining iqtisodiy va moliyaviy samaradorligini oshirish istiqbollari.....	1200
Jo'rabekova Xumora Muzaffar qizi, Saidov Rasul Boltabayevich	
O'zbekistonda nodavlat notijorat tashkilotlarini moliyalashtirish manbalarining tahlili.....	1204
Aliyev Arslon Salom o'g'li	
O'zbekistonda turizm sohasining iqtisodiy ko'rsatkichlarini statistik tahlil qilish.....	1213
Jumanova Zilola Tuychiyevna	
Xorijiy davlatlarda boylik solig'i va uning ijtimoiy-iqtisodiy ahamiyati.....	1219
Ruziyev G'anisher Usarovich	
Yer fondi va undan samarali foydalanishning nazariy asoslari (Samarqand viloyati misolida).....	1225
Xoshimova Sevara Bahromovna	
Iqtisodiy-ekologik tizimlarni boshqarishga ta'sir etuvchi omillarning ilmiy asoslari	1229
Kuldoshev Asliddin Tursunovich	
Влияние финтех-услуг на финансовую инклюзию в сельских регионах узбекистана.....	1236
Абдурахимова Дилора Каримовна	
Surxondaryo viloyati sanoat sohasining asosiy ko'rsatkichlari tahlili.....	1240
Kuvanchiyeva Mehriniso Davlyatgeldi qizi	
A critical evaluation of strategic management's role in promoting sustainable development in Uzbekistan	1245
Ismatova Mahliyo	



O'zbekistonda turizm xizmatlari eksportini oshirishda zamonaviy infratuzilma va texnologiyalarning integratsiyasi.....	1251
Akmal Bakhromov	
Trends and reforms of corporate governance in state-owned enterprises.....	1257
F.Djalilov	
Переоценка долгосрочных активов в нефтегазовой промышленности и определение финансового результата от переоценки.....	1269
Махкамова Саида Гайратова	
Oziq-ovqat mahsulotlari korxonalarini integratsiyalashuv jarayonlarini boshqarish samaradorligini oshirish.....	1275
Xojiev Ibroxim Ikramovich	
Sug'urta kompaniyalari moliyaviy barqarorligini ta'minlashning muhim shartlari.....	1280
Allanazarova B.K.	
P2P lending and crowdfunding as alternative sources of financing for small business in Uzbekistan.....	1286
Abdurakhimova Dilara Karimovna	
O'zbekistonda soliq nazoratining huquqiy va tashkiliy asoslarini takomillashtirish yo'llari.....	1290
Kuziyeva Nargiza Ramazanovna, Oymatova Gulnur Mirjamolovna	
Applications of hyperbolic geometry in physics and biology.....	1295
Khaknazarova Khurshidabonu Kenjaevna, Otakulova Rukhshona Akram kizi	
O'zbekiston temir yo'llari tizimining transformatsiyasi: modernizatsiya, raqamlashtirish va qayta tuzilish yo'nalishlari.....	1301
Nasrullayev Nurbek Baxtiyarovich	
The role of tourist product diversification in sustainable tourism development.....	1305
Raxmonov Shuxrat Shavkatovich, Alimova Mashhura Toirxonovna	
Temiryo'l transporti turi tavsifi.....	1310
Shodmonbekova Nodira Kamoljon qizi	
Namangan viloyatining turizm salohiyatini rivojlantirish istiqbollari: Hududiy raqobatbardoshlik va innovatsion yondashuvlar.....	1314
Khusniddin Egamnazarov	
Kiberxavfsizlik: it infratuzilmasini himoya qilishning zamonaviy usullari.....	1321
D. Sh. Usmanbayev	
Mahalliy budjetlar daromad bazasini tahlili.....	1325
Qurbonov Nuriddin Ro'ziqulovich	
Развитие цифровых финансовых услуги в банковской системе Республики Узбекистан.....	1333
Абдурахманова Матлуба Махамдаминовна	
Avariya rejimlarida kichik yuklamali elektr ta'minoti tizimlarining kabel izolyatsiyasi monitoringini avtomatlashtirishning zamonaviy yondashuvlari.....	1339
Mirzoyev Narzulla Nuriddinovich, Mamatqulov Toyir Chorshanbiyevich	
Analysis of increasing the speed of information exchange between the control interface and execution mechanisms in emergency mode in intelligent systems.....	1346
Azizbek Yusupbekov Nodirbekovich, Husniddin Esonov Mamarasul o'g'lu Assistant	
Sa'noat korxonalari va mexatron robotlarni optimal avtomatlashtirish va boshqarishda sun'iy intellektning ahamiyati.....	1351
Karabayev Ibragim Turdiyevich, Esonov Husniddin Mamarasul o'g'li, Abdullayeva Saodat Mengbayevna, Mamatqulov Toir Chorshanbiyevich	
Korxonaning moliyaviy holatini baholashda zamonaviy tahlil uslublarining qo'llanilishi.....	1355
Usmanova Nasiba Akbarjonovna, Suleymanova Asel Armanovna	
Xizmat ko'satish sohasida xotin-qizlar tadbirkorligini rivojlantirishda innovatsion yondashuvlar va raqamli texnologiyalarning ahamiyati.....	1360
Mirzayeva Shirin Nodirovna	
Rekreatsiya turizmi va sog'lomlashtirish xizmatlari integratsiyasi.....	1365
Shaymanova Nigora Yusupovna	
Tadbirkorlik subyektlari faoliyatini rivojlantirishda ba'zi iqtisodiy yondashuvlarning nazariy jihatlari.....	1369
Iskandarova D.B.	
Yashil (eko) investitsiyalarni tijorat banklari orqali moliyalashtirish.....	1373
Kamilova Iroda Xusniddinovna	



Improvement of inventory accounting audit based on international standards	1378
Ovlayev Suhrob Temur o'g'li, Yo'lchiyev Oybek Ulug'bek o'g'li, Normo'minova Dilorom Umar qizi, Avlayeva Oybachin Olim qizi	
Artificial intelligence systems for assessing creditworthiness	1382
Mardonova Durdonax Yaxshiboy qizi	
B2B bozorini rivojlantirishda raqamli marketing texnologiyalaridan foydalanishni takomillashtirish	1387
Samadov Askarjon Nishonovich	
Tech-driven growth and the economy of the future: brics-t in the society 5.0 paradigm	1395
Kaldibayev Nurlan Alimjanovich, Sagdullayeva Gulnora Botirovna, Durmanov, Akmal Shaimardanovich	



TECH-DRIVEN GROWTH AND THE ECONOMY OF THE FUTURE: BRICS-T IN THE SOCIETY 5.0 PARADIGM

Kaldibayev Nurlan Alimjanovich

Senior Lecturer Department of Corporate Economics and Management, Tashkent State University of Economics, Uzbekistan

Sagdullayeva Gulnora Botirovna

Senior Lecturer Department of Corporate Economics and Management, Tashkent State University of Economics, Uzbekistan

Durmanov, Akmal Shaimardanovich

DSc, Professor, Department of Corporate Economics and Management, Tashkent State University of Economics, Uzbekistan

Annotatsiya: Society 5.0 tushunchasi sun'iy intellekt, katta ma'lumotlar, narsalar interneti (IoT) va robototexnika kabi ilg'or texnologiyalarning uyg'unlashuvi asosida "super-aqlli" jamiyatni yaratishga qaratilgan tub o'zgarishni anglatadi. Ushbu yondashuv texnologik taraqqiyot va inson manfaatlariga yo'naltirilgan rivojlanishni uyg'unlashtirishga intiladi. BRICS-T davlatlari (Braziliya, Rossiya, Hindiston, Xitoy, Janubiy Afrika va qo'shilayotgan a'zolar) uchun Society 5.0 ijtimoiy-iqtisodiy muammolarni hal qilish, mahsuldorlikni oshirish va barqaror rivojlanishni ta'minlashda noyob imkoniyatlarni taqdim etadi. Ushbu texnologiyalarning sanoat, boshqaruv va kundalik hayotga integratsiyasi bu mamlakatlarning iqtisodiy makonini tubdan o'zgartirishga, an'anaviy modeldan ilg'or texnologiyalarga asoslangan iqtisodiyotga o'tishiga yordam beradi. Biroq, bunga erishish raqamli infratuzilma, mehnat bozorini rivojlantirish va xalqaro hamkorlikka doir strategik investitsiyalarni talab qiladi. Ushbu maqola Society 5.0'ning BRICS-T davlatlari uchun ahamiyatini ochib beradi va uzoq muddatli iqtisodiy farovonlik hamda ekologik barqarorlikni ta'minlashda raqamli transformatsiyadan qanday foydalanish mumkinligini ko'rsatadi.

Kalit so'zlar: Society 5.0, BRICS-T, raqamli transformatsiya, sun'iy intellekt, IoT, barqaror rivojlanish, aqlli shaharlar, yashil texnologiyalar, iqtisodiy o'sish, raqamli boshqaruv.

Abstract: The concept of Society 5.0 represents a transformative societal shift where advanced technologies such as artificial intelligence (AI), big data, the Internet of Things (IoT), and robotics converge to create a super-smart society. This vision aims to harmonize technological advancements with human-centric development, optimizing both industrial growth and societal welfare. For the BRICS-T countries (Brazil, Russia, India, China, South Africa, and expanding members), Society 5.0 offers a unique opportunity to address socio-economic challenges, boost productivity, and foster sustainable development. The integration of these technologies into industries, governance, and daily life has the potential to reshape the economic landscape of these nations, enabling them to transition from traditional models to more advanced, tech-driven economies. However, achieving this requires strategic investments in digital infrastructure, workforce development, and international collaboration. This paper explores the implications of Society 5.0 for the BRICS-T economies and outlines the potential pathways for leveraging digital transformation to secure long-term economic prosperity and environmental sustainability.

Key words: Society 5.0, BRICS-T, Digital Transformation, Artificial Intelligence, IoT (Internet of Things), Sustainable Development, Smart Cities, Green Technologies, Economic Growth, Digital Governance.



Аннотация: Концепция Society 5.0 представляет собой трансформационный сдвиг в обществе, при котором передовые технологии, такие как искусственный интеллект (ИИ), большие данные, Интернет вещей (IoT) и робототехника, объединяются для создания «сверхумного» общества. Эта концепция направлена на гармонизацию технологического прогресса с развитием, ориентированным на человека, обеспечивая как промышленный рост, так и общественное благосостояние. Для стран BRICS-T (Бразилия, Россия, Индия, Китай, Южная Африка и присоединяющиеся участники) Society 5.0 открывает уникальные возможности для решения социально-экономических проблем, повышения производительности и устойчивого развития. Интеграция данных технологий в промышленность, управление и повседневную жизнь может радикально изменить экономическую структуру этих стран, обеспечив переход от традиционных моделей к более продвинутым, технологически ориентированным экономикам. Однако для достижения этого необходимы стратегические инвестиции в цифровую инфраструктуру, развитие кадров и международное сотрудничество. В статье рассматривается значение концепции Society 5.0 для экономик стран BRICS-T и предлагаются возможные пути использования цифровой трансформации для достижения долгосрочного экономического роста и экологической устойчивости.

Ключевые слова: Society 5.0, BRICS-T, цифровая трансформация, искусственный интеллект, IoT (Интернет вещей), устойчивое развитие, умные города, зеленые технологии, экономический рост, цифровое управление.

INTRODUCTION

The *Society 5.0* paradigm, introduced by Japan, represents the next stage in societal development, shifting from a hyper-connected information society (Society 4.0) to a super-smart society. At the core of this vision is the integration of advanced technologies such as AI, IoT, robotics, and big data into every facet of human life transforming industries, societies, and governance. For the BRICS-T countries (Brazil, Russia, India, China, South Africa, and additional countries in the expanding BRICS bloc), the transition to Society 5.0 offers a profound opportunity to spearhead a tech-driven economic transformation. Here's how:

1. **Tech-Driven Growth in BRICS-T. Digitalization of Industries:** Automation, AI, and digital platforms will redefine traditional sectors like agriculture, manufacturing, and services. These economies can leverage these technologies to increase productivity, create high-value industries, and move up the global value chain. **Smart Cities & Urbanization:** By incorporating digital infrastructure into urban planning, BRICS-T nations can accelerate the development of smart cities. IoT, AI, and machine learning will help optimize energy consumption, transportation systems, waste management, and public safety, contributing to sustainable urban growth. **Digital Finance & Blockchain:** Blockchain technology can enhance transparency, efficiency, and security in financial transactions. It could also provide access to financial services for underserved populations, expanding financial inclusion across the BRICS-T nations.

2. **Role of Technology in Economic Transformation. Job Creation & Skill Development:** While automation might disrupt some jobs, it will create new opportunities in tech-driven fields. BRICS-T countries can invest in reskilling their workforce in tech fields like AI, data science, and robotics, positioning their populations to thrive in the digital economy. **Innovative Business Models:** Technology enables the rise of platform-based business models, sharing economies, and decentralized systems. BRICS-T economies are well-positioned to adopt these models, particularly in sectors like logistics, e-commerce, and renewable energy.

3. **BRICS-T and the Global Digital Economy. Collaborative Research & Innovation:** BRICS-T countries can benefit from cross-border collaboration in areas such as digital infrastructure, AI research, and cybersecurity. By fostering international partnerships, these nations can not only innovate but also share best practices in tech governance, regulatory frameworks, and ethical AI development. **Data Sovereignty & Digital Trade:** As data becomes a key asset in the digital economy, BRICS-T countries will need to establish data governance frameworks that ensure sovereignty while facilitating cross-border data flows. By creating robust legal and regulatory frameworks, they can safeguard privacy while ensuring access to data for innovation.

4. **Sustainability and the Green Transition. Sustainable Tech Innovations:** Technology can drive the green transition by enabling cleaner energy solutions, improving resource efficiency, and supporting sustainable agriculture practices. For BRICS-T countries, embracing green technologies can enhance environmental sustainability while contributing to economic growth. **Circular Economy Models:** Technologies such as 3D printing, waste-to-energy solutions, and smart supply chains will enable BRICS-T countries to shift towards a circular economy, where resources are reused, reducing waste and promoting sustainability.

5. **Governance & Digital Transformation. E-Governance and Smart Policy-Making:** In a Society 5.0 context, governance will increasingly rely on digital tools to enhance public service delivery, data-driven decision-making, and civic participation. BRICS-T nations can use AI and big data to make more informed, efficient, and transparent policies. **Global Influence in Digital Governance:** BRICS-T countries are in a unique position to influence the global digital governance landscape. By working together, they can push for the development of



global standards on privacy, cybersecurity, and AI ethics, ensuring that the digital economy serves the public good.

For BRICS-T countries, the shift towards Society 5.0 is not just about embracing new technologies; it's about transforming their economic, social, and political frameworks to create more inclusive, sustainable, and resilient societies. The integration of advanced technology into everyday life offers a new paradigm for growth, with the potential to reshape the future of global governance, innovation, and economic development.

Embracing this transformation will require strategic investments in digital infrastructure, education, and international cooperation to ensure these nations are not only consumers of technology but also leaders in its development and governance.

LITERATURE REVIEW

The integration of advanced technologies into societal and economic frameworks is central to the Society 5.0 paradigm. This shift represents the next stage of societal evolution, where the fusion of physical and cyber spaces through AI, big data, IoT, and robotics transforms industries, governance, and everyday life. This literature review explores key themes within the context of tech-driven growth in the BRICS-T countries (Brazil, Russia, India, China, South Africa, and expanding members), examining the role of emerging technologies in shaping the future economy.

The concept of Society 5.0 was introduced by Japan in 2016 as a vision for the future of society, where digital transformation is at the core of all societal and economic activities. It aims to harmonize advancements in artificial intelligence (AI), robotics, and IoT with the physical world, creating a super-smart society. Various studies highlight that this transition will not only impact technology but also reshape social structures and human lives (Takahashi & Asakura, 2020). Society 5.0 advocates for human-centered development, where technology enhances social, economic, and environmental sustainability (Hokkaido University, 2019).

Takahashi & Asakura (2020) outline that Society 5.0 emphasizes the need for digital transformation to foster a better quality of life. The World Economic Forum (2021) emphasizes the importance of human-centric digital transformation in future economies.

The BRICS-T economies Brazil, Russia, India, China, and South Africa—are key emerging markets that are pivotal in shaping the global economic landscape. These countries are at the forefront of adopting and adapting to new technologies, driven by the need to overcome developmental challenges and boost growth through innovation (Cheng et al., 2021). Research suggests that these nations can harness digital technologies to address inefficiencies in public services, industry, and agriculture, contributing to overall economic growth (Jain & Mishra, 2021). Cheng et al. (2021) highlight that BRICS-T nations are increasingly adopting digital solutions to enhance economic resilience and productivity. The Indian government's Digital India program exemplifies how digitalization can bridge development gaps (Jain & Mishra, 2021).

Emerging technologies such as AI, big data, blockchain, and IoT offer immense potential for transforming industries in BRICS-T countries. AI is a driving force in automating industries, improving efficiency, and enabling data-driven decision-making (Liu & Zhang, 2020). Blockchain technology, especially in the context of finance, offers solutions for transparency, security, and decentralization, which is particularly relevant for BRICS-T economies with complex financial systems (Chowdhury & Chakraborty, 2021). Liu & Zhang (2020) explore the transformative power of AI in boosting industrial productivity. Chowdhury & Chakraborty (2021) argue that blockchain technology could revolutionize banking systems, particularly in economies with large unbanked populations.

Smart city initiatives, underpinned by IoT and AI, are central to achieving the goals of Society 5.0. These technologies allow cities to optimize energy consumption, waste management, traffic flow, and public safety, contributing to a sustainable urban future. For BRICS-T countries, the creation of smart cities offers opportunities for improving infrastructure and urbanization while addressing environmental challenges (Zhao et al., 2020). China's "Smart Cities" program is a prominent example, utilizing AI and IoT for urban management (Zhao et al., 2020). Zhao et al. (2020) discuss how IoT and AI are used to build smarter, more sustainable cities. China's smart city program highlights the efficiency of combining AI, big data, and IoT for urban development.

The integration of technology into sustainable development practices is crucial for achieving both economic growth and environmental sustainability. Society 5.0 emphasizes the importance of green technologies, such as renewable energy solutions, smart agriculture, and circular economy models, in achieving this balance (Herman & Reijnders, 2021). For BRICS-T countries, adopting green technologies offers opportunities to leapfrog traditional development pathways, reducing reliance on fossil fuels while advancing technological innovation (Kong et al., 2020). Herman & Reijnders (2021) emphasize the need for green technologies to support sustainable growth in tech-driven economies. Kong et al. (2020) suggest that BRICS-T countries are well-positioned to lead the green transition through digitalization.



Digital governance, which utilizes AI, big data, and blockchain to enhance public administration, is another key element of Society 5.0. For BRICS-T nations, adopting digital governance frameworks could increase efficiency, reduce corruption, and enhance transparency in both public and private sectors (Siddiqui & Akbar, 2021). The digital governance models can also support data-driven policy-making, improving service delivery and addressing socio-economic challenges more effectively. Siddiqui & Akbar (2021) explore the potential of AI and big data in enhancing governance practices in emerging economies. Digital governance models in BRICS-T countries can ensure greater transparency and efficiency.

The transition towards Society 5.0 presents both challenges and opportunities for the BRICS-T economies. Through the adoption of emerging technologies like AI, blockchain, IoT, and big data, these countries can foster economic growth, address socio-economic disparities, and ensure sustainability. However, to realize the full potential of Society 5.0, strategic investments in digital infrastructure, human capital, and policy innovation will be essential. As BRICS-T countries move forward, cross-border collaboration and the development of global digital governance frameworks will be crucial for maximizing the benefits of the tech-driven future economy.

MATERIALS AND METHODS

This study utilizes a qualitative research methodology, combining literature review, case study analysis, and theoretical modeling to explore the potential of tech-driven growth in the BRICS-T countries within the framework of Society 5.0. The research methods are designed to examine how advanced technologies can be leveraged to promote sustainable development, improve economic productivity, and address socio-economic disparities in emerging economies.

The primary research method for this study involves an extensive literature review. Relevant academic articles, reports from international organizations, government publications, and industry papers were reviewed to understand the current landscape of Society 5.0, its integration into BRICS-T economies, and its potential impact on various sectors such as agriculture, industry, and governance. Sources were selected based on their relevance, authority, and contribution to understanding the transformation of these economies through digitalization and technological adoption.

Selection Criteria: Only peer-reviewed articles, books, and credible reports were included. Sources were primarily published from 2015 to 2025 to ensure the analysis reflects the latest advancements and trends.

Search Database: Academic databases like Google Scholar, JSTOR, Scopus, and ScienceDirect were used to locate relevant articles. Reports from international organizations like the World Economic Forum (WEF), UNDP, and BRICS summits were also included for a global perspective.

To contextualize the theoretical framework of Society 5.0, the study includes case study analysis of digital transformation initiatives in each of the BRICS-T countries. The following case studies were selected for their relevance to the Society 5.0 framework: China: The “Smart City” initiative, with a focus on the integration of AI, IoT, and big data for urban management. India: The Digital India program, which aims to transform the country into a digitally empowered society and knowledge economy. Brazil: The expansion of digital banking and blockchain adoption in financial systems, focusing on increasing financial inclusion. South Africa: The application of digital technologies in agriculture to improve efficiency and sustainability, particularly in rural areas.

These case studies help to understand how each BRICS-T country is advancing towards a tech-driven economy and the specific challenges they face in this transition.

A theoretical framework based on the principles of Society 5.0 was developed to model the potential impacts of technological integration on BRICS-T economies. The model integrates key components such as AI, IoT, blockchain, and big data into the economic, social, and governance dimensions. This model will be used to: Assess the current technological infrastructure and adoption rates in each BRICS-T country. Evaluate the potential socio-economic impacts of digital transformation on industries, job creation, and governance. Project future outcomes for these countries based on different levels of technology adoption and investment in digital infrastructure.

The model is designed to provide a conceptual roadmap for policy makers in BRICS-T countries to guide their transition towards a digital economy in line with the Society 5.0 paradigm.

For empirical analysis, data on digital adoption, economic indicators, and infrastructure development were collected from reputable sources such as: World Bank: Data on economic growth, digital infrastructure, and technological readiness in BRICS-T countries. International Telecommunication Union (ITU): Data on Internet penetration, mobile network access, and digital literacy. BRICS Reports: Official reports and data on the progress of digital transformation initiatives within each country. The collected data will be analyzed to identify trends and correlations between digital infrastructure, economic growth, and the adoption of technologies in the context of Society 5.0.



While this study provides a comprehensive analysis of the potential of tech-driven growth in BRICS-T economies, several limitations should be considered: **Data Availability:** In some cases, particularly in emerging markets, reliable and up-to-date data on digital infrastructure and technology adoption may be limited. **Comparative Analysis:** The differences in political systems, economic development levels, and technological readiness across BRICS-T countries may limit the generalizability of the findings.

This study adheres to ethical guidelines in academic research by ensuring that all data is sourced from reputable publications and databases. No personal or confidential information is used in this research, and all citations are properly acknowledged.

RESULTS AAND DISCUSSION

The results of this study highlight the potential of tech-driven growth within the framework of Society 5.0 for BRICS-T countries (Brazil, Russia, India, China, South Africa, and expanding members). Through the analysis of digital transformation initiatives, case studies, and the theoretical modeling of technological impacts, key findings have emerged in terms of economic growth, sustainability, and governance.

1. **Current Technological Infrastructure in BRICS-T Countries.** **China:** China is the leading adopter of advanced technologies among BRICS-T countries, with extensive investments in AI, IoT, and big data. The country's smart city initiatives and AI-powered urban management systems have contributed to improved energy efficiency, optimized traffic flow, and enhanced public safety. According to the World Economic Forum (2021), China has a strong digital infrastructure with the highest number of 5G networks globally, which is key to supporting Society 5.0. **India:** India has made significant strides in digital governance and financial inclusion through programs like Digital India and UPI (Unified Payments Interface). Despite challenges such as digital literacy gaps, India has seen rapid growth in mobile internet penetration, which has contributed to economic inclusion, especially in rural areas. The government's push for digital services has boosted economic activities, with over 1 billion digital transactions recorded annually (Jain & Mishra, 2021). **Brazil:** Brazil has focused on enhancing financial technology, particularly blockchain, to increase transparency and financial inclusion. The introduction of the central bank's digital currency and the increasing adoption of digital banking solutions is reshaping Brazil's economic landscape. However, the country faces challenges in rural areas where digital infrastructure remains limited (Chowdhury & Chakraborty, 2021). **South Africa:** South Africa has leveraged technology to improve agriculture, particularly through smart farming solutions that use IoT and AI to enhance crop yields and resource management. These initiatives are aimed at achieving food security while promoting sustainability. However, there are gaps in internet connectivity and digital literacy, especially in rural areas (Herman & Reijnders, 2021).

2. **Economic Growth and Tech-Driven Transformation.** The integration of advanced technologies into various sectors of the economy has led to the following trends in BRICS-T countries: **Productivity Gains:** Across BRICS-T nations, digital technologies such as AI and automation have contributed to productivity gains, especially in manufacturing and services. For instance, China's industrial robots and AI-driven manufacturing systems have significantly enhanced production efficiency, while India's IT outsourcing sector has benefited from AI and cloud computing (Liu & Zhang, 2020). **Job Creation:** While automation may displace certain jobs, it also creates opportunities in high-tech fields. India and Brazil have seen increased demand for professionals in AI, data science, and digital marketing. South Africa has focused on upskilling its workforce in digital technologies to prepare for the future job market. The BRICS-T nations are in the process of addressing the need for reskilling and fostering tech talent (Jain & Mishra, 2021). **Economic Inclusion:** Digital platforms, especially in India and Brazil, have facilitated greater financial inclusion. Brazil's blockchain-based financial systems, and India's UPI, have allowed previously underserved populations to access banking services. This is critical in reducing economic inequality and increasing participation in the formal economy (Chowdhury & Chakraborty, 2021).

3. **Sustainability and Green Transition.** Tech-driven growth under Society 5.0 also highlights significant strides toward sustainability: **Smart Agriculture:** South Africa has embraced smart agriculture practices that employ IoT sensors for soil moisture and climate monitoring, contributing to water conservation and more efficient farming. Brazil has similarly applied digital technologies to improve sustainable farming practices, ensuring better yields with fewer resources (Kong et al., 2020). **Green Technologies:** China has emerged as a global leader in renewable energy technology, leveraging AI and IoT to improve grid management and energy efficiency. These technologies have been incorporated into China's broader green transition strategy, aligning with the goals of Society 5.0 to integrate digital technologies with sustainability (Herman & Reijnders, 2021).

4. **Digital Governance and Public Administration.** The use of digital governance in BRICS-T countries has been pivotal in enhancing transparency, efficiency, and citizen engagement: **E-Governance Initiatives:** India's Digital India program has transformed public service delivery by streamlining processes and making govern-



ment services more accessible online. Brazil has introduced blockchain in public administration to ensure transparency in government dealings. China has integrated digital platforms for e-governance, improving the efficiency of bureaucratic processes (Siddiqui & Akbar, 2021). Public Safety and Security: AI-driven surveillance systems in China have improved urban safety, while South Africa has implemented AI-based crime prediction tools. These digital governance initiatives are critical for ensuring the smooth functioning of society in the context of Society 5.0 (Zhao et al., 2020).

5. Challenges and Barriers. Despite the positive results, several challenges remain: Digital Divide: One of the key barriers to achieving the full potential of Society 5.0 in BRICS-T countries is the digital divide, especially in rural and underserved areas. South Africa and India face significant challenges in providing universal internet access, which limits the effectiveness of digital solutions. Regulatory Frameworks: The regulatory landscape in BRICS-T countries is still evolving to address issues like data privacy, cybersecurity, and AI ethics. China, India, and Brazil have made strides in developing frameworks, but harmonizing these laws at the global level remains a challenge (Chowdhury & Chakraborty, 2021). Workforce Displacement: While technology adoption has spurred economic growth, it has also raised concerns about workforce displacement, particularly in industries vulnerable to automation. BRICS-T countries are focusing on reskilling programs, but the pace of technological change is outstripping the speed of workforce adaptation (Liu & Zhang, 2020). The results show that BRICS-T countries are making significant progress toward tech-driven growth and achieving the goals of Society 5.0. The integration of AI, IoT, blockchain, and other digital technologies has led to increased productivity, greater economic inclusion, and advances in sustainability. However, challenges related to the digital divide, regulatory frameworks, and workforce displacement remain, requiring targeted policies and international collaboration to ensure that the benefits of digital transformation are broadly shared. The findings underscore the need for continued investments in digital infrastructure, education, and governance frameworks to support the transition to a super-smart society.

The transition to Society 5.0 in BRICS-T countries represents a crucial step in integrating advanced technologies with societal development to create a more efficient, sustainable, and inclusive future. However, as evidenced by the results, while the potential benefits are significant, a host of challenges remain that must be addressed to fully harness the power of digital transformation. This discussion aims to critically evaluate the opportunities, challenges, and implications of adopting Society 5.0 in the BRICS-T context and suggest ways forward for overcoming barriers.

1. Economic Growth and Technological Innovation. The results highlight that the adoption of advanced technologies such as AI, blockchain, IoT, and big data can drive substantial economic growth in BRICS-T countries. These technologies have already begun to enhance productivity in sectors such as manufacturing, agriculture, and services, with examples like China's smart manufacturing and India's digital financial systems (Jain & Mishra, 2021; Liu & Zhang, 2020). **Opportunities:** The integration of digital technologies can boost the BRICS-T economies by increasing industrial automation, facilitating e-commerce, and enhancing public services through e-governance. As these countries are increasingly integrated into the global digital economy, there is potential for them to become tech hubs, driving innovation and entrepreneurship. **Challenges:** However, the transition is uneven. For instance, while China and India have made remarkable strides in digital infrastructure and smart city initiatives, other countries like South Africa and Brazil still face significant challenges in adopting digital technologies due to limited infrastructure, especially in rural and underserved regions. This disparity is problematic, as it risks leaving entire populations behind in terms of economic participation and growth.

2. Digital Divide and Accessibility. A recurring theme in the findings is the digital divide, a significant barrier to the success of Society 5.0 in BRICS-T countries. While urban centers in countries like China and India are benefitting from high-speed internet, IoT, and AI technologies, rural areas lag behind due to limited access to digital infrastructure and low digital literacy. **Opportunities:** Bridging the digital divide could enable rural communities to participate fully in the digital economy, unlocking new economic opportunities for agricultural innovation, e-commerce, and remote education. Programs such as India's Digital India and South Africa's efforts in integrating digital farming technologies provide models for expanding access to technology in underserved areas. **Challenges:** Closing the digital divide requires massive investments in infrastructure, such as broadband internet and mobile networks. Additionally, it is crucial to increase digital literacy programs that empower individuals, especially in rural areas, to utilize these technologies effectively. Governments and the private sector must collaborate to ensure that digital technologies are accessible and beneficial to all segments of society.

3. Sustainability and Green Transition. The integration of green technologies into the digital transformation is an essential aspect of Society 5.0, as highlighted in the results. Many BRICS-T countries, particularly China and South Africa, are already incorporating smart agriculture and renewable energy solutions to drive sustainability. These technologies are helping reduce waste, optimize resource use, and increase energy efficiency. **Opportunities:** The implementation of smart energy grids, renewable energy solutions, and smart



agriculture in BRICS-T countries presents a significant opportunity to simultaneously address environmental and economic concerns. China's leadership in renewable energy and South Africa's smart farming initiatives are promising examples of how digital technologies can support a green transition, contributing to environmental sustainability while fostering economic growth (Kong et al., 2020). **Challenges:** The transition to a green economy is not without its challenges. The cost of implementing clean energy technologies and sustainable practices can be prohibitively high for some BRICS-T countries. Moreover, the pace of adoption may be slow in sectors such as agriculture, where traditional practices remain dominant. For these countries, a balanced approach that incorporates both technological innovation and traditional methods will be necessary to ensure the broad-based success of green technologies.

4. Workforce Displacement and Reskilling. Another critical challenge identified in the results is workforce displacement due to automation and AI. As industries become more automated, there is a risk that workers in traditional sectors, such as agriculture and manufacturing, may lose their jobs or face skills mismatches in the new economy. **Opportunities:** Tech-driven growth offers the potential to create new jobs in sectors such as AI, data science, and digital finance. Moreover, digital platforms could democratize access to education and training, enabling individuals to develop new skills for emerging industries. South Africa's focus on digital training in agriculture is a step in the right direction, helping farmers adapt to new technologies while improving productivity. **Challenges:** However, these opportunities will only be realized if substantial efforts are made to reskill and upskill the workforce. The current education and training systems in many BRICS-T countries are not adequately preparing workers for the demands of the digital economy. Governments must prioritize reskilling initiatives and collaborate with the private sector to ensure that workers can transition to high-tech fields without experiencing prolonged unemployment or economic hardship.

5. Digital Governance and Regulatory Challenges. The success of Society 5.0 also depends on effective digital governance, which involves the use of technology to enhance public administration, transparency, and service delivery. The results indicate that BRICS-T countries are making progress in this area, with initiatives such as India's Digital India and Brazil's blockchain-based financial systems. However, there are several regulatory challenges that need to be addressed. **Opportunities:** Digital governance offers significant opportunities for enhancing transparency, efficiency, and accountability in public service delivery. In Brazil, the use of blockchain for public financial transactions has shown promising results in reducing corruption and improving trust in government institutions. Similarly, e-governance initiatives in India are making government services more accessible to citizens, particularly in rural areas. **Challenges:** The lack of cohesive regulatory frameworks across BRICS-T countries poses a challenge to digital governance. Issues such as data privacy, cybersecurity, and AI ethics remain underdeveloped in many countries. Furthermore, the rapid pace of technological advancement makes it difficult for policymakers to keep up with new developments. To address these challenges, BRICS-T countries need to adopt clear, transparent, and globally aligned regulatory frameworks that ensure the responsible use of technology.

6. Global Collaboration and the Role of BRICS-T. Finally, the findings emphasize the importance of international collaboration to achieve the goals of Society 5.0. Given the transnational nature of digital technologies, BRICS-T countries must work together to develop global standards for data privacy, AI ethics, and cybersecurity. **Opportunities:** By collaborating on research and development, sharing best practices, and harmonizing regulatory frameworks, BRICS-T countries can lead the way in shaping the global digital economy. They have the potential to become not just consumers of technology but also innovators and thought leaders in the digital governance space. **Challenges:** However, differences in political systems, economic priorities, and technological capabilities may make collaboration difficult. These countries must find common ground on key issues related to technology adoption, digital governance, and global trade. The transition to Society 5.0 offers immense potential for BRICS-T countries to drive economic growth, enhance sustainability, and improve governance. However, this transition is fraught with challenges, including the digital divide, workforce displacement, regulatory gaps, and the need for significant infrastructure investments. To overcome these challenges, BRICS-T countries must prioritize inclusive digital infrastructure, develop comprehensive reskilling programs, and foster cross-border collaboration on digital governance. By addressing these issues, BRICS-T countries can harness the full potential of Society 5.0 to create a more equitable, sustainable, and prosperous future.

CONCLUSIONS

The transition towards Society 5.0 offers substantial opportunities for the BRICS-T countries (Brazil, Russia, India, China, South Africa, and expanding members) to harness the power of digital technologies and reshape their economies and societies. The research highlights several key findings that underscore the transformative potential of this paradigm for these emerging economies, while also pointing to challenges that must be addressed to fully capitalize on these opportunities.



1. Tech-Driven Economic Growth. The results indicate that advanced technologies, particularly AI, blockchain, IoT, and big data, can drive substantial economic growth in BRICS-T countries. These technologies have the potential to modernize industries, enhance productivity, and create new economic opportunities, especially in high-tech fields such as AI-driven manufacturing and digital financial services. The implementation of digital solutions in sectors like agriculture and renewable energy can not only enhance productivity but also contribute to environmental sustainability, driving growth while mitigating climate change.

2. Sustainability and Green Transition. Society 5.0's emphasis on integrating technology with sustainable practices provides a path for BRICS-T countries to achieve a green transition. Smart agriculture, renewable energy technologies, and energy-efficient systems offer viable solutions to simultaneously address environmental challenges and promote economic growth. However, overcoming barriers such as high initial costs and resistance to change in traditional sectors will require a coordinated approach that combines innovation with practical, scalable solutions.

3. Digital Governance and Efficiency. Digital governance, leveraging technologies such as blockchain and AI, can significantly enhance public service delivery, improve transparency, and boost civic engagement. Countries like India and Brazil are already making strides in this area, demonstrating the potential of e-governance to increase public sector efficiency. Establishing cohesive and robust digital governance frameworks will be critical for ensuring the responsible use of technology, protecting citizens' data, and promoting trust in government institutions.

4. Challenges and Barriers. Digital Divide: The digital divide, particularly in rural and underserved regions, remains one of the most significant challenges. Without targeted investments in digital infrastructure and education, these regions risk being excluded from the benefits of digital transformation. Workforce Displacement: The rise of automation and AI poses the threat of job displacement, especially in traditional sectors. A comprehensive approach to reskilling and upskilling the workforce is essential to mitigate this challenge and ensure that workers are equipped for emerging industries. Regulatory Frameworks: Inconsistent regulatory frameworks across BRICS-T countries pose challenges for harmonizing technology standards and ensuring digital security. Governments must work together to create unified regulations for data privacy, AI ethics, and cybersecurity, ensuring that digital technologies are used ethically and responsibly.

5. Collaboration for Success. For Society 5.0 to be fully realized, collaboration between governments, the private sector, and international stakeholders is crucial. BRICS-T countries must foster partnerships that encourage innovation and the sharing of knowledge, resources, and best practices. Cross-border collaboration in areas such as digital infrastructure development, regulatory alignment, and research into emerging technologies will be key to overcoming the challenges and accelerating the transition to a tech-driven, sustainable future.

6. Strategic Recommendations. Invest in Digital Infrastructure: Governments must prioritize investment in digital infrastructure, particularly in rural and underserved areas, to ensure that all citizens can access and benefit from digital technologies. Develop Reskilling Programs: Establish comprehensive reskilling programs focused on high-tech fields such as AI, data science, and cybersecurity, ensuring that the workforce can adapt to the evolving demands of the digital economy. Foster International Cooperation: BRICS-T countries should collaborate on the development of global standards for digital governance and technology regulation to ensure a safe, ethical, and inclusive digital transformation. Encourage Green Technology Adoption: Policy frameworks that incentivize the adoption of green technologies should be developed to support the shift toward a sustainable, tech-driven economy.

In conclusion, Society 5.0 represents a profound opportunity for BRICS-T countries to harness the potential of digital technologies to drive economic growth, sustainability, and good governance. While there are significant challenges, such as the digital divide, workforce displacement, and regulatory gaps, these can be overcome through targeted investments in infrastructure, education, and international collaboration. By addressing these barriers and embracing the opportunities presented by Society 5.0, BRICS-T countries can pave the way for a more prosperous, inclusive, and sustainable future in the digital age.

List of used literature

1. Chowdhury, P., & Chakraborty, D. (2021). Blockchain technology and its applications in financial systems. *Journal of Digital Innovation*, 15(4), 45-56.
2. Cheng, J., et al. (2021). The role of digital transformation in emerging economies: Case studies from BRICS-T. *International Journal of Technology Management*, 27(3), 212-230.
3. Herman, R., & Reijnders, L. (2021). Green technologies in Society 5.0: A pathway towards sustainable development. *Journal of Sustainable Innovation*, 8(1), 88-102.
4. Jain, S., & Mishra, R. (2021). Digital India: Transforming the economy through technology. *Indian Journal of Business and Economics*, 45(2), 105-120.



5. Kong, S., et al. (2020). Green transition through technology: Opportunities for BRICS economies. *Sustainable Development Journal*, 19(3), 134-148.
6. Liu, Z., & Zhang, Y. (2020). Artificial intelligence and automation: Impacts on industry and economy. *Global Economic Review*, 32(4), 200-215.
7. Siddiqui, A., & Akbar, H. (2021). Digital governance in emerging economies: Enhancing transparency and service delivery. *Public Administration and Technology Review*, 14(3), 58-72.
8. Takahashi, K., & Asakura, K. (2020). Society 5.0 and digital transformation. *Technology and Society Journal*, 22(1), 4-18.
9. Zhao, L., et al. (2020). Smart cities: Technology integration for sustainable urbanization. *Urban Studies and Development*, 12(2), 67-80.



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir ALIBEKOV

Sahifalovchi va dizayner: Oloviddin Sobir o'g'li

2025. № 5

© 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>