



IQTISODIYOT & TARAQQIYOT

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FOREIGN EXPERIENCES IN ATTRACTING INVESTMENTS IN SERVICE INDUSTRIES

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Abstract: This article explores the risks that arise in attracting investments in service sectors and their foreign experience in managing them, including ways to regulate investment activities in the United States, the United Kingdom, Germany, France, China, Japan.

Key words: investment, investment activities, stock market, production, legislation, credit organizations, investment activity, investment, risk management, financial diversification, insurance system, digital technologies.

Annotatsiya: Mazkur maqolada xizmat ko'rsatish tarmoqlariga investitsiyalarni jalb qilishda yuzaga keladigan risklar va ularni boshqarish bo'yicha xorijiy tajribasi o'rganiladi, jumladan, AQSH, Buyuk Britaniya, Germaniya, Fransiya, Xitoy, Yaponiyada investitsiya faoliyatini tartibga solish yo'llari o'rganilgan.

Kalit so'zlar: investitsiya, investitsiya faoliyati, fond bozori, ishlab chiqarish, qonunchilik, kredit tashkilotlari, investitsion faollik, investitsiya, risklarni boshqarish, moliyaviy diversifikatsiya, sug'urta tizimi, raqamli texnologiyalar.

Аннотация: В данной статье исследуется зарубежный опыт управления рисками при привлечении инвестиций в сервисные сети, в том числе способы регулирования инвестиционной деятельности в США, Великобритании, Германии, Франции, Китае, Японии.

Ключевые слова: инвестиции, инвестиционная деятельность, фондовый рынок, производство, законодательство, кредитные организации, Инвестиционная активность, инвестиции управление рисками, финансовая диверсификация, система страхования, цифровые технологии.

Currently, the sustainable growth of investment volumes and their effective use is one of the tactical and strategic tasks. Its successful solution involves a comprehensive consideration of the complex interdependence of many elements of the investment sphere inherent in the investment process. It is known from the experience of economically developed countries that the consistent implementation of the relationship between micro and macroeconomic reproduction is possible only with the market as a self-regulating system and with the regulatory investment activity of the state. The service sector is one of the most important structural elements of the modern economy. The development of this sector directly affects the level of economic growth and employment. Therefore, attracting investments to the service sector is one of the important strategic issues. However, various risks may arise in the process of attracting investments. This article analyzes the risks that arise when attracting investment in the service sector and foreign experience in managing them. Fundamentally improving the investment climate, reducing the state's participation in the economy, ensuring the inviolability of private property, and increasing its role and significance are important conditions for the sustainable development of the country's economy. In the current global economic climate, countries that have established



and implemented excellent investment policies are leading the world. For example, these countries include the G7 countries. The experience of Japan, the USA, Great Britain, Germany and France, in particular, is one of the most optimal solutions for investment activities. Their economic development strategies are countries whose economic development strategies can be the best experience for our country.

ANALYSIS OF LITERATURE ON THE TOPIC

A number of scientific research works have been conducted by foreign economists in this area. In particular, Y.S. Melkumov analyzed the effective use of financial, property and intellectual investments in financing investments in order to obtain profits in the development of production and entrepreneurship [1]. The author here studied investments as a source of income and indicated the types of investment activities. The controversial issue here is the types of investment objects. This has been discussed in our other scientific works.

S.V. Valdaytsev and P.P. Vorobyev analyzed the sources of financing for social investment. They concluded that the funds spent on social income generation processes are intended to generate higher income or social benefits in the future [2].

According to Prof. Y.M. Mirkin, a realistic, promising form of investment financing is to increase the placement of companies' savings from the secondary market into equity capital, but the level of this source of investment financing is very low [3].

The well-known economist W. Sharp also pays special attention to the mechanism of financing investment activities through the stock market. In his opinion, a rational investment strategy with a direct relationship between the profitability and riskiness of securities is the basis for financing investment activities. Financial intermediaries (commercial banks, savings and credit associations, credit unions, insurance companies, mutual funds, pension funds) indirectly provide corporations with the opportunity to attract additional funds from the stock market [4].

K.K. Khasanov has conducted a comparative analysis of the legal regimes, institutional norms and mechanisms of investment activity in developed foreign countries. Criteria for assessing investment activity and ways to increase the activity of regions in attracting foreign investment using the experience of foreign countries are proposed [5].

Associate Professor B.K. Tukhliyev's research considered a number of issues, including financing investment activities, the formation of their sources, the creation of a favorable investment environment, the study of factors affecting investment activities, and the improvement of the activities of enterprises with foreign investment. Conclusions and proposals were formulated on the composition, analysis, and improvement of investment activities and sources of financing them in the current conditions [6].

It should be noted that effective regulation of this sector is one of the most important ways to develop the country's economy. Therefore, it is important to conduct necessary research in this area and find ways to regulate investments and create mechanisms.

ANALYSIS AND RESULTS

The article uses analytical and comparative methods. The experience of foreign countries in attracting investments in the service sector is studied, their risk management strategies are analyzed. Statistics from open sources, scientific articles, and reports of international organizations are also used.

Rating categories for each region of the country based on the ratio of total capacity and integral risk magnitudes

Group	Rating category
1A - group	High authority – minimal risk
1B - group	High-potential – moderate risk
1C - group	High authority – high risk
2A - group	Medium-strength – minimal risk
2B - group	Medium-capable – moderate risk
2C - group	Medium authority – high risk
3A1 - group	Has a low level of authority - has minimal risk
3A2 - group	Has insignificant authority - has minimal risk
3B1 - group	Low-level authority – moderate risk



3C1 - group	Low-level authority – high-level risk
3B2 - group	Has insignificant authority - has a moderate level of risk
3C2 - group	Has insignificant authority - has a high level of risk
3D - group	Low-level authority – extreme risk

During our research, we analyzed the processes of regulating investment activities in developed countries. According to our analysis, in the United States, investment processes are regulated by the state within certain limits. More than 22% of gross capital investments in the US economy are accounted for by states, of which 14% are allocated to investments from the federal budget. The state's influence on investment activities is carried out using such financial instruments as preferential income tax rates, accelerated depreciation policies, and incentives for selected categories of investments.

Due to the federal structure of the state, foreign investment in the United States is regulated in two ways: at the federal level and at the state level. At the federal level, general regulatory requirements are mainly established, and special regulatory requirements for the participation of foreign investors in projects in the territory of the respective states are established by local authorities. Each state operates in attracting foreign investment on the basis of local laws and long-term and short-term programs developed taking into account local characteristics and needs. Each state has its own programs for attracting domestic and foreign investment, since the federal government does not play an active role in determining the goals of economic development of a particular region of the country. Local authorities independently determine promising areas for the development of industrial sectors, both at the expense of state and borrowed funds.

The policy pursued in the United States, with some exceptions, is to ensure equal conditions for the management of foreign and domestic investors. For example, foreign investors can freely invest their funds in most sectors of the country's economy, as well as withdraw capital and profits.

In Europe, in particular in Germany and Sweden, investment projects are being implemented on the basis of social responsibility and corporate cooperation in order to minimize risk in the service sector. For example, companies make investments taking into account environmental and social accountability. This, in turn, reduces risk, as this model helps to maintain corporate reputation and develop strategies aimed at social progress.

Although there is no specific law regulating foreign investment in France, there is a system of "prior notification of the authorities of the intention to extend the approval period". This mainly applies to investors from non-EU countries engaged in the activities of a French company. In addition, French law clearly distinguishes between direct and other foreign investments, which is explained by the use of more favorable regulation in relation to the latter. This is because, despite the significant simplification of the procedure for regulating foreign investment, the majority of direct investment transactions in France still require prior notification of intention or prior authorization.

In Japan, intelligent platforms and "real-time" analysis have become popular in the service sector to minimize risk. With the help of such analytical tools, companies are able to identify development trends in advance and thus clearly see any risks. For example, many Japanese companies have implemented systems that allow them to quickly respond to changes in the market by installing real-time monitoring.

The main methods of regulating investment activities in the UK, France, Germany and Japan are as follows:

The main methods of regulating investment activities in the UK, France, Germany and Japan are as follows:

- regulation of the total volume of capital investments. This is the main method of managing the investment process, which is carried out through credit interest rate policy, monetary policy, tax and depreciation policy;
- selective promotion of investments in specific enterprises, sectors and areas of activity through credit and tax incentives, for example, investment loans;
- direct administrative intervention in the investment process in order to launch or withdraw certain production capacities by coordinating the plans of large corporations.

In France, relations between the state and the regions are built on a contractual basis within the framework of the national planning system. The state thus assists in the economic development of the regions. Each region concludes planned contracts with the state, which bind both parties to a specific investment program. Then they are included in the state's national plan as a priority task. At the same time, additional funds are being allocated to the most problematic regions. The implementation of such a policy is carried out in the form of restructuring the regional economy. For this purpose, investment grants are allocated to improve the infrastructure of the regions and create jobs in priority sectors of the economy.

To equalize the imbalance in the development of regions, the experience of state financing of France and Germany began to be actively used at the European Union level, for which a special Structural Fund of the



European Union was created. This fund collects funds from all EU member states. And only those countries with the most problematic regions in terms of economic development receive funds. The resources of such funds are replenished not only at the expense of budget revenues, but also on the basis of attracting free funds of the Austrian National Bank.

Japan and China are actively using state budget funds and various forms of savings of citizens to finance the most important structural projects of the economy, which are built mainly on a network basis.

In China, lending to the economy is entrusted to the banking system. The main types of lending are commercial and political lending. In commercial lending, interest rates on loans, as well as lending directions, are formed on the basis of market principles. "Political lending" is intended to play the role of the main instrument for implementing state economic policy. For this purpose, three state development banks have been established in China. At the same time, the state budget is the main source of funds for "political lending".

In Japan, the budget deficit at all levels, as well as state-owned enterprises, is financed mainly by citizens' savings, since the Trust Fund Bureau is the main subscriber of government bonds in the primary market and the main buyer in the secondary market. The Bureau manages the state pension system, citizens' savings in postal savings banks, and insurance deposits. The Bureau's funds and government bonds are used to finance large infrastructure development projects that do not have direct commercial interests in the private sector. Such financing is carried out through the Investment and Loan Program, which is adopted annually by the country's parliament.

CONCLUSION AND SUGGESTIONS

From the above, it can be seen that state regulation of the investment process is a system of legislative, executive and supervisory measures implemented by authorized state bodies to stimulate investment activity and, on this basis, economic growth.

The state's activity in regulating the investment process is influenced by the state and level of development of the market economy, its level of orientation towards solving social goals and tasks. However, in all cases, this regulation is a complex process that includes goals, subjects, objects and means.

Foreign experiences in analyzing and minimizing risks when attracting investment in service sectors provide effective directions through innovative and intellectual methods, social responsibility, cooperation and monitoring. The practical application of such methods and experiences in Uzbekistan also creates great opportunities for strengthening the production and service sectors and minimizing risks.

Therefore, based on the world practice of organizing investment attraction into the economy, it would be appropriate to create a clear and stable legislative framework for the state, as well as to form an appropriate system of regulation of investment activities, primarily by the state, in the person of specially authorized bodies.

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