



# IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

## № 11



ISSN: 2992-8982 <https://yashil-iqtisodiyot-taraqqiyot.uz/>

# 2025



## IQTISODIYOT&TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

### **Bosh muharrir:**

**Sharipov Kongiratbay Avezimbetovich**

*Elektron nashr. 2025-yil, noyabr.*

### **Bosh muharrir o'rinbosari:**

**Karimov Norboy G'aniyevich**

### **Muharrir:**

**Qurbonov Sherzod Ismatillayevich**

### **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 Sotvoldixo'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 Makhmatjon o'g'li**, TDIU ITI departamenti rahbari  
**Ochilov Bobur Baxtiyor o'g'li**, TDIU katta o'qituvchisi  
**Golisheva 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 Bekdavlat Aliyevich**, falsafa fanlari doktori (DSc), professor  
**Isakov Janabay Yakubbayevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Xalikov Suyun Ravshanovich**, iqtisodiyot fanlari nomzodi, dotsent  
**Rustamov Ilhomiddin**, iqtisodiyot fanlari nomzodi, dotsent  
**Hakimov Ziyodulla Ahmadovich**, iqtisodiyot fanlari doktori, dotsent  
**Kamilova Iroda Xusniddinovna**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)  
**G'afurov Doniyor Orifovich**, pedagogika fanlari bo'yicha falsafa doktori (PhD)  
**Fayziyev Oybek Raximovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent  
**Tuxtabayev Jamshid Sharafetdinovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent  
**Xamidova Faridaxon Abdulkarim qizi**, iqtisodiyot fanlari doktori, dotsent  
**Yaxshiboyeva Laylo Abdisattorovna**, katta o'qituvchi  
**Babayeva Zuhra Yuldashevna**, mustaqil tadqiqotchi  
**Komilova Nilufar Karshiboyevna**, Geografiya fanlari doktori, professori  
**Umirzoqov Ja'sur Artiqboy o'g'li**, iqtisodiyot fanlari doktori (DSc), dotsent  
**Zebo Kuldasheva**, iqtisodiyot fanlari doktori (DSc), dotsent

### Board of Experts:

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

- 08.00.01 Iqtisodiyot nazariyasi
- 08.00.02 Makroiqtisodiyot
- 08.00.03 Sanoat iqtisodiyoti
- 08.00.04 Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 Ekonometrika va statistika
- 08.00.07 Moliya, pul muomalasi va kredit
- 08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 Jahon iqtisodiyoti
- 08.00.10 Demografiya. Mehnat iqtisodiyoti
- 08.00.11 Marketing
- 08.00.12 Mintaqaviy iqtisodiyot
- 08.00.13 Menejment
- 08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 Turizm va mehmonxona faoliyati

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

**Hamkorlarimiz:** Toshkent davlat iqtisodiyot universiteti, O'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

|  |     |
|--|-----|
| YASHIL TRANSPORT SIYOSATINING BARQAROR RIVOJLANISH VA TARMOQLARARO INTEGRATSIYADAGI O'RNI.....                                   | 21  |
| <b>Rahmonov Rasul Ne'matovich</b>  |     |
| BANK AKTIVLARI VA PASSIVLARINI BOSHQARISHNI TAKOMILLASHTIRISH .....  | 34  |
| <b>Safarov Sanjar Ravshan o'g'li</b>   |     |
| O'ZBEKISTONNING INVESTITSION JOZIBADORLIGINI OSHIRISH STRATEGIYALARI.....  | 38  |
| <b>Madraximova Irodaxon Sherzodbek qizi</b>  |     |
| HUDDIY XIZMAT KO'RSATISH KORXONALARIDA MENEJMENT SAMARADORLIGINI OSHIRISHNING RAQAMLI TRANSFORMATSIYA MODELI .....               | 43  |
| <b>Maxmudova Nozimaxon Baxriddinxonovna</b>  |     |
| DAVLAT-XUSUSIY SHERIKLIGINING MEXANIZMINI SAMARALI TASHKILLASHTIRISHDA MOLIYAVIY MANBALARNI SHAKLLANTIRISHNI YO'NALISHLARI ..... | 56  |
| <b>Mansurov Mansur Alisherovich</b>  |     |
| ANTIKRIZISLI BOSHQARUV TIZIMLARIDA RANGLI SIGNAL MEXANIZMLARINING FUNKSIYALARI.....  | 61  |
| <b>Aliqulov Aziz Haydarjonovich</b>  |     |
| XODIMLARNI MOTIVATSIYALASHNING XALQARO MODELLARINI O'ZBEKISTON KORXONALARIDA QO'LLASH IMKONIYATLARI.....                         | 66  |
| <b>Yormamatov Qodirjon Juraqulovich</b>  |     |
| RAQAMLI IQTISODIYOT OMILLARI VA ULARNING QISHLOQ XO'JALIGI KORXONALARINING SAMARADORLIGIGA TA'SIRI .....                         | 71  |
| <b>Yaxshiyev Shahzod Sherali o'g'li</b>  |     |
| OLIY TA'LIM MUASSASALARI VA MEHNAT BOZORI INTEGRATSIYASI BO'YICHA XORIJ TAJRIBALARI .....  | 78  |
| <b>Haqqulov Fazliddin Faxriddinovich</b>   |     |
| YASHIL IQTISODIYOTGA O'TISHDA RIVOJLANGAN VA RIVOJLANAYOTGAN DAVLATLAR TAJRIBASI.....  | 84  |
| <b>Aripov Abdulaziz Sakijonovich</b>   |     |
| YASHIL ENERGETIKA RIVOJLANISHINING IQTISODIY SAMARADORLIGINI EKONOMETRIK BAHOLASH.....   | 89  |
| <b>Bobokulova Muhabbat Mahammadiyeva</b>   |     |
| ELEKTRON TO'LOVLAR VA POS TIZIMLARI — KICHIK BIZNESDA SAMARASI VA XAVFLARI .....   | 93  |
| <b>To'liqinov Dilshodxo'ja Olim o'g'li</b>   |     |
| MINTAQADA RAQAMLI IQTISODIYOTNI BARQAROR RIVOJLANTIRISHNING ISTIQBOLLI YO'NALISHLARI .....                                       | 98  |
| <b>Yusubov In'omjon Ikram o'g'li</b>   |     |
| SOLIQ SIYOSATINI RAQAMLI BOSHQARISH ORQALI BUDJET DAROMADLARINI BARQARORLASHTIRISH STRATEGIYASI.....                             | 103 |
| <b>Xodjimatov Xamidullo Mamirjonovich</b>  |     |
| OZIQ-OVQAT TOVARLARI B2B BOZORINI RIVOJLANTIRISHDA ZAMONAVIY MARKETING STRATEGIYALARIDAN FOYDALANISH .....                       | 108 |
| <b>Hayitboyeva Ullijon Bobonazar qizi</b>  |     |
| FARMASEVTIKA SANOATIDA INVESTITSION FAOLIYAT SAMARADORLIGINI BAHOLASH .....  | 113 |
| <b>Yaqubov Timurbek G'anibekovich</b>  |     |
| SHAXSNI OVOZI ASOSIDA IDENTIFIKATSIYALASH VA AUTENTIFIKATSIYALASH ALGORITMLARI .....   | 123 |
| <b>Ozoda Sabirova Shermaxamatovna</b>  |     |
| YASHIL IQTISODIYOT — BARQAROR RIVOJLANISH GENERATORI.....  | 129 |
| <b>Berdibekova Dilfuza Xoldorbekovna</b>   |     |
| CHET EL MEHMONXONA TARMOQLARINING BRENDING STRATEGIYALARINI O'RGANISH.....   | 133 |
| <b>Ergashev Oybek Mamarasul o'g'li</b>   |     |



|  |     |
|--|-----|
| MILLIY IQTISODIYOTDA KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SOHASINING MOLIYAVIY SAMARADORLIGINI BAHOLASHNING USLUBIY JIHLARINI TAKOMILLASHTIRISH ..... | 144 |
| Arzikulov Otabek Ali o'g'li  |     |
| TRANSPORT TIZIMI SOHASI KORXONALARINING INNOVATSION SALOHIYATINI BAHOLASH YO'NALISHLARI .....  | 152 |
| Ismailov Akmal Maxsudovich, Abilqosimova Shaxlo Sodiq qizi   |     |
| MEHMONXONALAR SAMARADORLIGINI OSHIRISHDA XODIMLARNING O'RNI VA AHAMIYATI .....   | 158 |
| Abdusamidov Sarvar Adxamovich, Normurodov Tal'at Normurod o'g'li   |     |
| KORXONALARDA HR TIZIMINI TAKOMILLASHTIRISH YO'NALISHLARI .....   | 163 |
| Aminova Shaxnoza Aziz qizi   |     |
| JAHON IQTISODIYOTIDA OZIQ-OVQAT XAFSIZLIK RO'LI.....   | 168 |
| Abdusamatov Barkamol Rustamjon o'g'li  |     |
| ТУРИСТИЧЕСКИЕ РЕСУРСЫ КАРАКАЛПАКСТАНА И СУЩЕСТВУЮЩАЯ ИНФРАСТРУКТУРА .....  | 174 |
| Хошимова Камилла Навфал қизи   |     |
| DAVLAT-XUSUSIY SHERIKLIK MEKANIZMLARI: REKREATIONS TURIZM SOHASIDA QO'LLASH TAJRIBASI VA ISTIQBOLLARI.....   | 184 |
| Najmitdinov G'ayratbek Sharifovich   |     |
| O'ZBEKISTON RESPUBLIKASIDA VIRTUAL TA'LIM PLATFORMALARI: TEXNIK VA PEDAGOGIK TALABLAR, TIZIMLI TAHLIL VA IQTISODIY JIHLAR .....                        | 189 |
| Turayeva Adiba Ikramovna   |     |
| ICHKI AUDIT TIZIMI VA UNI TAKOMILLASHTIRISH MASALALARI .....   | 193 |
| Nuridinova Barchinoy Xusniddin qizi  |     |
| MINTAQA IQTISODIYOTIDA SUV RESURSLARIDAN FOYDALANISHNING IQTISODIY SAMARADORLIGINI OSHIRISH YO'LLARI .....   | 199 |
| Xaitbaev Jasurbek Otaxanovich  |     |
| MINTAQANING EKSPORT SALOHIYATINI OSHIRISHNING TASHKILIY-IQTISODIY MEKANIZMI.....   | 204 |
| Raimboyeva Mashhura Davronbek qizi   |     |
| SURXONDARYO VILOYATIDA RAQAMLI IQTISODIYOT SHAROITIDA XODIMLARNI BOSHQARISH TIZIMINI TAKOMILLASHTIRISH .....   | 210 |
| Jobborov Anvar Egamberdiyevich   |     |
| ISLOMIY MOLIYALASHTIRISHDA RAQAMLI TEXNOLOGIYALAR VA SUN'IY INTELLEKTNING DOLZARBLIGI .....  | 217 |
| Nazarov Nodirjon Namoz o'g'li  |     |
| JISMONIY SHAXSLARNING MOL-MULKINI SOLIQQA TORTISH MASALALARI .....   | 222 |
| Mamadjanov Shuxrat Jalolidinovich  |     |
| ENTREPRENEURSHIP AND BUSINESS MANAGEMENT IN UZBEKISTAN .....   | 225 |
| Abdukhalikova Komila Abdukhalikovna  |     |
| BANKLARDA BARQARORLIKNI TA'MINLASH UCHUN RAQAMLI YECHIMLARNI TAKOMILLASHTIRISH.....  | 229 |
| Saydamatova Muxlisabonu Rasuljon qizi  |     |
| PAXTA-TO'QIMACHILIK SANOATINI MODERNIZATSIYA QILISH YO'NALISHLARI: TAHLIL VA TAKLIFLAR .....   | 233 |
| Abdullayev Hamidulla Abdug'ani o'g'li  |     |
| WAYS TO IMPROVE THE EFFICIENCY OF STATE FINANCIAL REGULATION MECHANISMS IN ENSURING THE CAPITALIZATION OF INSURANCE ORGANIZATIONS .....                | 238 |
| Abdullaev Erkinjon Azamovich   |     |
| YASHIL IQTISODIYOTNI SHAKLLANTIRISHDA YASHIL MOLIYALASHTIRISHNING NAZARIY JIHLARI .....  | 245 |
| Xalikov S. X.  |     |
| QISHLOQ XO'JALIGI MAHSULOTLARI BOZORIDA KORXONALAR RAQOBATBARDOSHLIGINI OSHIRISHDA MARKETING STRATEGIYALARIDAN FOYDALANISH .....                       | 245 |
| Xudayberganov Jasur Baxodirovich   |     |
| WAYS TO IMPROVE THE EFFICIENCY OF STATE FINANCIAL REGULATION MECHANISMS IN ENSURING THE CAPITALIZATION OF INSURANCE ORGANIZATIONS .....                | 251 |
| Abdullaev Erkinjon Azamovich   |     |



|  |     |
|--|-----|
| NATIJAVIYLIKKA YO'NALTIRILGAN BUDJETLASHTIRISH JARAYONINING NAZARIY-USLUBIY ASOSLARI VA UNING O'ZIGA XOS XUSUSIYATLARI.....                | 257 |
| <b>Allakuliyev Akmal Baltayevich</b>   |     |
| SURXONDARYO VILOYATIDA RAQAMLI IQTISODIYOT SHAROITIDA XODIMLARNI BOSHQARISH TIZIMINI TAKOMILLASHTIRISH.....                                | 261 |
| <b>Jobborov Anvar Egamberdiyevich</b>  |     |
| TO'QIMACHILIK KORXONALARIDA BOSHQARUV TIZIMINI RESURLARNI OPTIMALLASHTIRISH ORQALI TAKOMILLASHTIRISH.....                                  | 268 |
| <b>Avulchayeva Feruza Jurakuziyevna</b>  |     |
| BANKLARDA BARQARORLIKNI TA'MINLASH UCHUN RAQAMLI YECHIMLARNI TAKOMILLASHTIRISH.....  | 272 |
| <b>Saydamatova Muxlisabonu Rasuljon qizi</b>   |     |
| ZAMONAVIY ISH JOYLARINI SHAKLLANTIRISHDA AYOLLARNING ROLI .....  | 276 |
| <b>Tulyaganova Aziza</b>   |     |
| ISLOMIY MOLIYALASHTIRISHDA RAQAMLI TEXNOLOGIYALAR VA SUN'IY INTELEKTNING DOLZARBLIGI.....  | 281 |
| <b>Nazarov Nodirjon Namoz o'g'li</b>   |     |
| TURIZM MARKETINGINING NAZARIY ASOSLARI, ZAMONAVIY YO'NALISHLARI VA UNI TAKOMILLASHTIRISH ISTIQBOLLARI.....                                 | 286 |
| <b>Xamidov Otabek Bakidjanovich</b>  |     |
| KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SOHASINING IQTISODIY KO'RSATKICHLAR TIZIMINI STATISTIK BAHOLASHNING USLUBIY JIHATLARI .....          | 290 |
| <b>Arzikulov Otabek Ali o'g'li</b>   |     |
| ЭКОЛОГАМ ПОЧЕТ И УВАЖЕНИЕ .....  | 298 |
| <b>Максудова Шахиста</b>   |     |
| DEBITOR VA KREDITOR QARZDORLIKNING MOHIYATI VA ULARNING O'ZGARISH TENDENSIYALARI .....   | 304 |
| <b>Jo'raev Farruxbek Muxiddin o'g'li</b>   |     |
| O'ZBEKISTONDA ISLOMIY MOLIYALASHTIRISH XIZMATLARI BOZORINI RIVOJLANTIRISH ISTIQBOLLARI.....  | 307 |
| <b>Inomjonov Islomjon Iloxomjon o'g'li</b>   |     |
| ENTREPRENEURSHIP AND BUSINESS MANAGEMENT IN UZBEKISTAN .....   | 311 |
| <b>Abdukhalkova Komila Abdukhalkovna</b>   |     |
| МОБИЛЬНЫЕ ТЕХНОЛОГИИ КАК СРЕДСТВО ФОРМИРОВАНИЯ ИССЛЕДОВАТЕЛЬСКИХ КОМПЕТЕНЦИЙ БУДУЩИХ ИНЖЕНЕРОВ.....  | 315 |
| <b>Хурамова Фарангиз Учкун кизи</b>  |     |
| ЦИФРОВИЗАЦИЯ НАЛОГОВ И АКЦИЗНАЯ РЕФОРМА УЗБЕКИСТАНА В ВТО .....  | 319 |
| <b>Дамир Рустамович Абдулов</b>  |     |
| BANK TIZIMIDAGI ISLOHOTLAR SHAROITIDA LIKVIDLILIK RISKINI BOSHQARISHNI TAKOMILLASHTIRISH YO'LLARI.....                                     | 324 |
| <b>Alimov Baxtiyor Murodovich</b>  |     |
| BANK AUDITINING NAZARIY-USLUBIY ASOSLARI VA UNI TAKOMILLASHTIRISH YO'NALISHLARI .....  | 335 |
| <b>Narziyev Xayotjon Azamatovich</b>   |     |
| O'ZBEKISTON SUG'URTA SOHASIDA RAQAMLI TEXNOLOGIYALARNI QO'LLASH MASALALARI.....  | 343 |
| <b>Abdimuminova Saodat Taxirjonovna</b>  |     |
| TO'QIMACHILIK SANOAT MAXSULOTLARI EKSPORT FAOLIYATI TAHLILI VA BRENDDA LIDERLIK TUSHUNCHALARI.....   | 352 |
| <b>Abdulazizova Xushnoza Nayabovna</b>   |     |
| ИНСТИТУЦИОНАЛЬНО-ПРАВОВЫЕ МОДЕЛИ УПРАВЛЕНИЯ ОТХОДАМИ НА ОСНОВЕ ОПЫТА РАЗВИТЫХ СТРАН И ВОЗМОЖНОСТИ ИХ АДАПТАЦИИ В УСЛОВИЯХ УЗБЕКИСТАНА..... | 357 |
| <b>Д. Мейлиева</b>   |     |
| O'ZBEKISTON AUDITORLIK TIZIMIDA KASBDOSHLAR TOMONIDAN BAHOLASH (PEER REVIEW) TIZIMINI JORIY ETISH ISTIQBOLLARI .....                       | 361 |
| <b>Parpiyev Jaxongir Iloxomjonovich</b>  |     |



|  |     |
|--|-----|
| ИСКУССТВЕННЫЙ ИНТЕЛЛЕКТ И БОЛЬШИЕ ДАННЫЕ (BIG DATA) В УПРАВЛЕНЧЕСКИХ РЕШЕНИЯХ.....   | 366 |
| Шарипов Бахтиёр Михлибаевич  |     |
| O'ZBEKISTONDA SUVGA BO'LGAN TALABNI VAQTLI QATORLAR ORQALI TAHLIL QILISH .....   | 375 |
| Sarvar Mamasoliyev   |     |
| BOSHQARUV VA NAZORAT MAQSADLARIDA XARAJATLAR HISOBINI TASHKIL ETISH .....  | 383 |
| Isomuxamedov Akbarjon Boxodir o'g'li   |     |
| MINTAQALAR BARQAROR RIVOJLANISHINI TA'MINLASHNING ASOSIY YO'NALISHLARI.....  | 389 |
| Salomat NOROVA   |     |
| O'ZBEKISTON TURIZM BREND BOZORINING HOZIRGI HOLATI VA TENDENSIYALARI.....  | 394 |
| Zufarov Akmal Gulamiddinovich  |     |
| INNOVATSION IQTISODIYOTDA QAYTA TIKLANUVCHI ENERGIYA MANBALARI SAMARADORLIGINI OSHIRISH METODOLOGIYASI.....  | 404 |
| Qodirov Baxodirjon Tursunovich   |     |
| O'ZBEKISTON SOLIQ TIZIMINI MODERNIZATSIYA QILISHDA YAGONA INTERAKTIV DAVLAT XIZMATLARI PORTALINING O'RNI VA AHAMIYATI .....  | 408 |
| Dehqonov G'ayratjon Raximovich   |     |
| OLIY TA'LIM MUASSASALARIDA INNOVATSION HAMDA TIJORATLASHTIRISH MASALALARI .....  | 414 |
| Inoyatov Mardonbek Mo'min o'g'li   |     |
| OLIY IQTISODIY TA'LIM ORQALI EKO-INNOVATSIYALAR VA "YASHIL" INVESTITSIYALARNI RAG'BATLANTIRISH MEXANIZMLARI: SIYOSIY VA INSTITUTSIONAL DOIRALAR .....                  | 418 |
| Xasanova Zarina Maxamadaliyeva   |     |
| XODIMLAR MALAKASINI OSHIRISH — ZAMON TALABI.....   | 427 |
| Narzullaev Oybek Narzullaevich   |     |
| BUXGALTERIYA HISOBINI YURITISHDA JURNAL-ORDER SHAKLINING AHAMIYATI.....  | 433 |
| Axmedjanov Abdufoto  |     |
| KENDALL VA SPEARMAN TARTIBIY KORRELYATSIYA KOEFFITSIYENTLARI ASOSIDA YASHIL IQTISODIYOT INDIKATORLARINING STATISTIK O'ZARO TA'SIRINI MODELLASHTIRISH .....             | 437 |
| Muradov Rustamjon Sobitxonovich  |     |
| ИНТЕНСИВНЫЕ И ЭКСТЕНСИВНЫЕ ОГРАНИЧЕНИЯ В РЕГУЛИРОВАНИИ СПРОСА.....   | 442 |
| Аминджанова Румейса Батыровна, Камилова Наргиза Абдукажоровна  |     |
| ИНКЛЮЗИВНЫЙ ПОДХОД В ТУРИЗМЕ: ЗАРУБЕЖНЫЙ ОПЫТ И УЗБЕКСКАЯ ПРАКТИКА .....   | 445 |
| Азимова Шахло Таировна   |     |
| AKSIYADORLIK JAMIYATLARIDA MOLIYAVIY HISOBOTNING XAQARO STANDARTLARIGA O'TISHNING HOLATI VA TAHLILI .....  | 450 |
| Bayjanov Sarsengaliy Xalmuratovich   |     |
| UZUM EKSPORT QILUVCHI KOMPANIYALARDA YASHIL O'TISH JARAYONINI QO'LLAB-QUVVATLASH UCHUN EKO-MARKETING VA AYLANMA IQTISODIYOT TAMOYILLARINI INTEGRATSIYALASH.....        | 454 |
| Usmonova Diyora Mahmud qizi  |     |
| UMUMTA'LIM MAKTABLARIDA XARAJATLAR SMETASI VA SHTATLAR JADVALINING TAHLILI: OPTIMALLASHTIRISH VA SAMARADORLIKNING YANGICHA USULLARI (NAMANGAN VILOYATI MISOLIDA) ..... | 461 |
| Umarov Avzaljon Yodgorali o'g'li   |     |
| INVESTITSIYALARNING KIRIB KELISHIGA TO'SQINLIK QILUVCHI MUAMMOLARNI BARTARAF ETISH YO'LLARI.....   | 467 |
| Alimova Dilafro'z Tohir qizi   |     |
| FARMATSEVIKA KORXONALARIDA MOLIYAVIY HISOBOT SHAKLLARINI TAKOMILLASHTIRISH VA INVESTORLAR UCHUN AXBOROT OCHIQLIGINI TA'MINLASH .....                                   | 470 |
| Turdikulova Gulshad Nurmatovna   |     |
| ISHLAB CHIQRISH KORXONALARIDA MOLIYAVIY HISOBOTLARNING SHAFFOFLIGINI OSHIRISHDA MOLIYAVIY HISOBOTNING XALQARO STANDARTLARINING AHAMIYATI.....                          | 477 |
| Uztemirov Alisher Aktam o'g'li   |     |



|  |     |
|--|-----|
| INNOVATSION IQTISODIYOT SHAROITIDA SANOAT TARMOQLARI RAQOBATBARDOSHLIGINI TA'MINLASHGA YO'NALTIRILGAN BANDLIK TUZILMASINI OPTIMALLASHTIRISH .....                              | 482 |
| <b>Tursunov Bekmuxammad Omonovich</b>  |     |
| XORIJ TAJRIBALARIDA SOLIQ BAZASINI ANIQLASH TARTIBI METODOLOGIYASINING MAVJUD METODLARI VA ULARNING XUSUSIYATLARI.....   | 489 |
| <b>Xalikchayeva Sadokat Ilxomjonovna</b>   |     |
| IQTISODIY XAVFSIZLIKNING KONSEPTUAL ASOSLARI VA UNING MAMLAKAT IQTISODIYOTIDAGI O'RNI.....   | 496 |
| <b>Ramatillaev M.R.</b>  |     |
| TIJORAT BANKLARIDA KREDIT RISKLARINI SUG'URTALASH VA DIVERSIFIKATSIYA QILISH MEKANIZMLARINI TAKOMILLASHTIRISH .....  | 502 |
| <b>Eshboyev Shahobiddin Anorqul o'g'li</b>   |     |
| TIJORAT BANKLARI O'RTASIDAGI RAQOBATNI BAHOLASH VA KUCHAYTIRISHNING ZAMONAVIY METODOLOGIYASI: O'ZBEKISTON TAJRIBASI.....   | 506 |
| <b>Qulmetov Mansurbek Ro'zmatovich</b>   |     |
| XALQARO REYTING TASHKILOTLARINING OLIY TA'LIM MUASSASALARIGA TA'SIRI VA MAVJUD PLATFORMALAR.....   | 515 |
| <b>O'rozboyev Xayrulla Murodboy o'g'li</b>   |     |
| TALABALAR MOTIVATSIYASINING MEKANIZMLARI: LOYIHA ASOSIDAGI TA'LIM TEXNOLOGIYALARIDA.....   | 523 |
| <b>Kasimova (Mulladjanova) Nasiba Azimdjanovna</b>   |     |
| ISH KUCHIDAN SAMARALI FOYDALANISH VA NORASMIY BANDLIKNI SOYADAN CHIQRARISH BO'YICHA TAKLIFLAR ISHLAB CHIQRARISH .....  | 531 |
| <b>Pulatov Dilshod Xaqberdiyevich, Maxkamova Shaxlo Yulchiyevna, Absamatov Baxrom Danakulovich</b>   |     |
| KASBIY TA'LIM MAZMUNIDA TA'LIM VA ISHLAB CHIQRARISH INTEGRATSIYASINI RAG'BATLANTIRISH ORQALI O'RTA BO'G'IN KADRLAR TAYYORLASHNING JOZIBADORLIGINI OSHIRISH YO'NALISHLARI ..... | 538 |
| <b>Tojiyev Sirojiddin Sayriddinovich</b>   |     |
| O'ZBEKISTONDA TURIZM INFRATUZILMASINI BOSHQARISH TIZIMINING TURLARI VA SHAKLLARI.....  | 542 |
| <b>Muminova Mavjuda Sharifovna</b>   |     |
| SUV RESURSLARIDAN FOYDALANISHNI STRATEGIK BOSHQARISH SAMARADORLIGI MASALALARI .....  | 547 |
| <b>Kadirhodjayeva Nilufar Rahmatullayevna</b>  |     |
| MHXSGA MUVOFIQ ASOSIY VOSITALAR HISOBINI TASHKIL ETISH MASALALARI.....   | 552 |
| <b>Aliyev Sherzod Abdixomidovich</b>   |     |
| ФАКТОРЫ ЭФФЕКТИВНОГО РАЗВИТИЯ ПРОИЗВОДСТВЕННОГО ПОТЕНЦИАЛА ПРОМЫШЛЕННЫХ ПРЕДПРИЯТИЙ.....   | 558 |
| <b>Аллаева Г.Ж.</b>  |     |
| YASHIL IQTISODIYOTGA O'TISH SHAROITIDA INVESTITSION MUHITNI YAXSHILASH YO'NALISHLARI .....   | 564 |
| <b>Irisqulova Munisa Akmal qizi</b>  |     |
| TASHABBUSLI BUDJET JARAYONLARI DOIRASIDA 2024-YILDA AMALGA OSHIRILGAN ISHLAR TAHLILI .....   | 569 |
| <b>Xamidov Xabibullo Xikmatulla o'g'li</b>   |     |
| MINTAQA SANOATIDA AHOLI JON BOSHIGA YAQQ O'ZGARISHINING DINAMIK TAHLILI.....   | 574 |
| <b>Nabiyev G'ulom Abdusalomovich</b>   |     |
| INFRATUZILMAVIY INVESTISIYA LOYIHALARINI DAVLAT-XUSUSIY SHERIKLIK ASOSIDA MOLIYALASHTIRISHDA RISKLARNI BOSHQARISHNING XORIJ TAJRIBALARI .....                                  | 583 |
| <b>Ergashev Axmadjon Maxmudjon o'g'li</b>  |     |
| ПРОБЛЕМЫ ГЛОБАЛЬНОГО РАЗВИТИЯ ЗЕЛЕННОГО ФИНАНСИРОВАНИЯ В ЭКОЛОГИИ.....   | 587 |
| <b>Максудова Шахиста</b>   |     |



|   |     |
|---|-----|
| PAXTA-TO'QIMACHILIK KLASTERLARINING INVESTITSION FAOLLIGINI OSHIRISHNING ILMIY-USLUBIY JIHATLARI .....  | 593 |
| <b>B.Sh.Shadmanov</b>   |     |
| ECONOMIC INDICATORS OF SUPPLY CHAIN EFFICIENCY IN UZBEKISTAN'S EXPORT SECTOR .....  | 597 |
| <b>Mukhammadiyahaminova Shakhzoda Sherzodovna</b>   |     |
| BUDJET TASHKILOTLARIDA BUDJETDAN TASHQARI MABLAG'LAR HISOBI VA ICHKI AUDITNI TAKOMILLASHTIRISH.....   | 602 |
| <b>Muxtorova Maftuna Salohiddin qizi</b>  |     |
| RAQAMLASHTIRISH JARAYONIDA BANKLARNING XAVFSIZLIGI VA MOLIYAVIY BARQARORLIGINI TA'MINLASHNING ILMIY-AMALIY ASOSLARI .....                                       | 607 |
| <b>Aliyeva Umidaxon Xusanboyevna</b>  |     |
| XIZMATLAR SOHASI VA KAMBAG'ALLIK O'RTASIDAGI O'ZARO BOG'LIQLIK.....   | 611 |
| <b>Dawletmuratov Adilbay Mirzabaevich</b>   |     |
| PROSPECTS FOR THE DEVELOPMENT OF INDUSTRIAL CLUSTERS BASED ON THE PRINCIPLES OF A "GREEN ECONOMY" .....   | 615 |
| <b>Boboqulov Sanjar Baxronkulovich, Kamolov Oybek Faxriddin o'g'li</b>  |     |
| ПЕРСПЕКТИВЫ ИСПОЛЬЗОВАНИЯ ИНФОРМАЦИОННО-КОММУНИКАЦИОННЫХ ТЕХНОЛОГИЙ В СОВЕРШЕНСТВОВАНИИ ДЕЯТЕЛЬНОСТИ СВОБОДНЫХ ЭКОНОМИЧЕСКИХ ЗОН В НАЦИОНАЛЬНОЙ ЭКОНОМИКЕ ..... | 620 |
| <b>Халимжанов Дилшод Эргашбекович</b>   |     |
| YASHIRIN IQTISODIYOTNI INNOVATSION RIVOJLANISHDAGI O'RNI VA O'ZIGA XOS XUSUSIYATLARI.....   | 626 |
| <b>Mavlyanov Muzaffar Yusupovich</b>  |     |
| NAMANGAN VILOYATI TURIZM SOHASINING SO'NGGI YILLARDA RIVOJLANISHI VA STATISTIK TAHLILI .....  | 630 |
| <b>Kuymuratova Matlubaxon Abdimanabovna</b>   |     |
| O'ZBEKISTON SHAROITIDA QISHLOQ XO'JALIGI MAHSULOTLARI EKSPORTINING IQTISODIY BARQARORLIGINI TA'MINLOVCHI OMILLAR TAHLILI .....                                  | 634 |
| <b>Faxriddinov Bahriddin</b>  |     |
| INNOVATSION SHAROITDA TO'QIMACHILIK SANOATI RAQOBATBARDOSHLIGINI OSHIRISH .....   | 640 |
| <b>Sattarov Ilkhomjon Rahimjanovich</b>   |     |
| IQLIM O'ZGARISHI SHAROITIDA SUV RESURSLARIDAN SAMARALI FOYDALANISH YO'LLARI.....  | 645 |
| <b>Nurmatov Norbek Jo'rayevich</b>  |     |
| MINTAQA LOGISTIK XIZMAT KO'RSATISH SOHASINI RIVOJLANTIRISHNING INNOVATSION VA INSTITUTSIONAL ISTIQBOLLARI .....   | 652 |
| <b>Xalimov Javlonbek Shaxriyorovich</b>   |     |
| KORXONALARNING BANKROTLIK EHTIMOLINI SUN'IY INTELLEKT YORDAMIDA PROGNOZLASH .....   | 659 |
| <b>Zaynutdinov Ismoil Samariddin o'g'li</b>   |     |
| АКТУАЛЬНЫЕ ВОПРОСЫ ЦИФРОВИЗАЦИИ ФИНАНСОВЫХ РЫНКОВ .....   | 665 |
| <b>Шомуродов Равшан Турсункулович</b>   |     |
| MEDIA LOYIHALARINI BOSHQARISH: O'ZBEKISTON OAV AMALIYOTI TAHLILI .....  | 673 |
| <b>Yo'ldosheva Dilobar Jaxongir qizi</b>  |     |
| O'QITISH NATIJALARINI ZAMONAVIY BAHOLASH TAMOYILLARI.....   | 677 |
| <b>Abdullayeva Sanobar Berdiyevna, Xujakulov Shaxriyor Shokir o'g'li</b>  |     |
| MALAYZIYADA PROGRESSIV VA INKLYUZIV ISLOMIY MOLIYA TIZIMINI RIVOJLANTIRISH: 2024-YIL TAJRIBASI VA NATIJALARI .....  | 681 |
| <b>Safarova Nasiba Gulmurod qizi</b>  |     |
| МЕЖДУНАРОДНЫЙ ОПЫТ ПРОВЕДЕНИЯ ПРОЦЕДУР ДЬЮ-ДИЛИДЖЕНС В АКЦИОНЕРНЫХ ОБЩЕСТВАХ.....   | 687 |
| <b>Прокудина Кристина Александровна</b>   |     |
| HUDUDLARDA INVESTITSIYA SALOHİYATINI OSHIRISH YO'NALISHLARI .....   | 692 |
| <b>Xalilova Madinabonu Abduraxmon qizi</b>  |     |



|  |     |
|--|-----|
| LIZING MUOMALALARI HISOBINI XALQARO STANDARTLAR ASOSIDA TAKOMILLASHTIRISH .....  | 701 |
| <b>Baxadirov Alisher Komilovich</b>  |     |
| TIJORAT BANKLARINING JISMONIY SHAXSLAR DEPOZITLARI VA ULARNI OPTIMALLASHTIRISH YO‘LLARI .....  | 705 |
| <b>Melikov Otabek Maxmadaminovich</b>  |     |
| TIJORAT BANKLARIDA RAQAMLASHTIRISH VA EKOTIZIMNI RIVOJLANTIRISHNING AHAMIYATI .....  | 711 |
| <b>Erkinova Feruza Najmitdinovna</b>   |     |
| DAVLAT SEKTORIDA ICHKI NAZORAT TIZIMINI BAHOLASHDA SUN‘IY INTELEKTDAN FOYDALANISH: XAVF YOKI IMKONIYAT .....                             | 717 |
| <b>Ostonokulov Azamat Abdukarimovich, Tadjiyev Erkin Muxitdinovich</b>   |     |
| SUN‘IY VA KIMYOVIY TOLALARNING TO‘QIMACHILIK SANOATIDA EKOLOGIK BARQARORLIKNI TA‘MINLASHDAGI O‘RNI .....                                 | 723 |
| <b>Raximov Furqat Jalolovich</b>   |     |
| OLIY TA‘LIM MASSASALARINING MOLIYAVIY RESURSLARINI BOSHQARISH MEXANIZMINI TAKOMILLASHTIRISH .....  | 728 |
| <b>Mahmudov Akbar Abduxamidovich</b>   |     |
| TA‘LIM XIZMATLARI BOZORINI TAKOMILLASHTIRISHNING O‘ZIGA XOS XUSUSIYATLAR .....   | 733 |
| <b>Abdullayev Suyun Artikovich</b>   |     |
| O‘ZBEKISTONDA AVTOMOBILSOZLIK KORXONALARIDA RAQAMLI TRANSFORMATSIYA JARAYONLARI: “UZAUTO MOTORS” AJ AMALIYOTI VA NATIJALARI .....        | 737 |
| <b>Allabergenov Azamat Joldasbayevich</b>  |     |
| WAYS TO USE MARKETING DATA IN THE MANUFACTURING ENTERPRISE VALUATION PROCESS .....   | 742 |
| <b>Musayeva Shoira Azimovna, Usmonova Dilfuza Ilkhomovna</b>   |     |
| KICHIK SANOAT KORXONALARI O‘RTASIDAGI ISHLAB CHIQARISH VA KOOPERATIV ALOQALAR HOLATI .....   | 747 |
| <b>Boyturayev Olimjon Urayimovich</b>  |     |
| BANK RISKLARI VA ULARNI TA‘SIRINI EKONOMETRIK MODELLASHTIRISHDA STATISTIK HISOBTLARNI SHAKLLANTIRISHNING NAZARIY ASOSLARI .....          | 753 |
| <b>Kamoldinov Sardorbek Maxammadsobir o‘g‘li</b>   |     |
| O‘ZBEKISTONDA AYOLLARNING ISH BILAN BANDLIGINI OSHIRISH IMKONIYATLARI .....  | 761 |
| <b>Eshqobulova Charos O‘roq qizi</b>   |     |
| O‘ZBEKISTONNING BARQAROR RIVOJLANISH KONSEPSIYASI: TARIXIY MEROS VA ZAMONAVIY YASHIL TEXNOLOGIYALAR UYG‘UNLIGI .....                     | 766 |
| <b>Azimova Shohista Salohiddinovna</b>   |     |
| SOLIQ TIZIMIDA RAQAMLI MARKIROVKALANGAN TOVARLARNI RAQAMLASHTIRISHNI TAKOMILLASHTIRISH MUAMMOLARI .....                                  | 770 |
| <b>Muxammadov Nodir Karimovich</b>   |     |
| BIZNES JARAYONLARINI OPTIMALLASHTIRISHDA “LEAN MANAGEMENT” TIZIMINI JORIY ETISHNING ILMIY ASOSLARI .....                                 | 775 |
| <b>Muhiddinov Ozodbek Ikromjon o‘g‘li, Shakirova Gulrux Po‘latjon qizi, Ozodbek Musayev</b>  |     |
| QORAQALPOG‘ISTON RESPUBLIKASINING TURISTIK POTENTIALI UMUMIY TAVSIFI .....   | 783 |
| <b>Madaminova Sanobar Askarovna</b>  |     |
| KICHIK BIZNES KORXONALARIDA EKSPORT MAHSULOTLARI ISHLAB CHIQARISH KONSEPSIYASINI SHAKLLANTIRISH VA RIVOJLANTIRISH YO‘NALISHLARI .....    | 789 |
| <b>Boymirzayev Zokirjon Mashrabboyevich</b>  |     |
| AHOLINING TURMUSH DARAJASI VA UNING KO‘RSATKICHLARI .....  | 794 |
| <b>Sayitbayev Shermirza Datkamirzayevich</b>   |     |
| KORXONA ASOSIY XO‘JALIK YURITUVCHI SUBYEKT SIFATIDA AHAMIYATI .....  | 799 |
| <b>Yuldashova Yoqutoy Murodjon qizi, Yuldashev Abduhakim Abdukarimovich</b>  |     |
| DAVLAT ISHTIROKIDAGI KORXONALARNI XUSUSIYLASHTIRISH JARAYONIDA KADRLAR SALOHİYATINI SAQLAB QOLISH VA RIVOJLANTIRISH STRATEGIYALARI ..... | 803 |
| <b>Bekchanov Ruslan Ambiyatovich</b>   |     |



|  |     |
|--|-----|
| PARALLEL KORPUS ASOSIDA INGLIZ VA O'ZBEK TILLARIDA QISHLOQ XO'JALIK ATAMALARINING EKVALENTLIK XUSUSIYATLARI .....  | 807 |
| Yulduz Xalilova Nasriddinovna  |     |
| KOLBASA VA GO'SHT MAHSULOTLARI ISHLAB CHIQRISHDA CHIQUINDISIZ ISHLAB CHIQRISH ("ZERO WASTE") MODELINING ROLI: XORIJIY TAJRIBA VA O'ZBEKISTON SHAROITIDAGI AMALIY YO'NALISHLAR..... | 810 |
| Eshtemirova Anora Norboy qizi  |     |
| EKSPORTYOR KORXONALARDA TOVAR VA XIZMATLAR EKSPORTI BO'YICHA QO'SHILGAN QIYMAT VA FOYDA SOLIG'INI TO'G'RI HISOBLANISHI TAHLILI VA ISTIQBOLLARI.....                                | 814 |
| Sobirova Xilola Rustam qizi  |     |
| O'ZBEKISTONDA TO'QIMACHILIK VA TIKUV-TRIKOTAJ SANOATI RIVOJLANISHINING MILLIY RAQOBATBARDOSHLIKNI OSHIRISHDAGI O'RNI .....   | 819 |
| Ikramova Taxmina Latifovna   |     |
| YANGI RIVOJLANAYOTGAN BOZORLARIDA HR QAROR QABUL QILISH JARAYONINI TAKOMILLASHTIRISHDA IQTISODIY TA'LIMNING ROLI .....   | 824 |
| Dilfuza Shokirova  |     |
| UZOQ MUDDATLI AKTIVLAR HISOBINI XALQARO BUXGALTERIYA STANDARTLARI ASOSIDA TAKOMILLASHTIRISH.....   | 833 |
| Abdiev Mutolib Anvar o'g'li  |     |
| DAVLAT-XUSUSIY SHERIKLIK TIZIMINING NAZARIY VA USLUBIY ASOSLARI .....  | 838 |
| Raximjonova Shohsanam Baxodirovna  |     |
| AKTIVLAR VA MAJBURIYATLARNI MHXS ASOSIDA BAHOLASHNING ZARURIYATI VA AHAMIYATI .....  | 842 |
| G'anibayev Iloxomjon Shokiraliyevich   |     |
| XORIJIY INVESTITSİYALARNI JALB QILISH JARAYONINING O'ZIGA XOS XUSUSIYATLARI VA HUDUDIY IQTISODIY RIVOJLANISH BILAN BOG'LIQLIGI .....   | 847 |
| Xamidova Faridaxon Abdulkarim qizi, Turdimuratova Aziza Alisherovna  |     |
| AGRAR ISHLAB CHIQRISHNI BARQAROR RIVOJLANTIRISHDA "QISHLOQ XO'JALIGI-4.0" VA "AQLLI QISHLOQ XO'JALIGI" KONSEPSİYALARIDAN SAMARALI FOYDALANISH.....                                 | 851 |
| Yusupov Muxiddin Soatovich   |     |
| PAHTA-TO'QIMACHILIK KLASTERLARINI MOLIYALASHTIRISH MANBALARINI GURUHLASH VA BAHOLASH.....  | 860 |
| Davlyatov Bekzodjon Aslanxojayevich  |     |
| TA'LIM TIZIMINI INNOVATSION RIVOJLANTIRISHDA XORIY TAJRIBASINING AHAMIYATI .....   | 864 |
| Sobirov Shaxzod Ozod o'g'li  |     |
| O'ZBEKISTONDA TADBIRKORLIK SUBYEKTLARINI SOLIQQA TORTISHNI TAKOMILLASHTIRISH MASALALARI .....  | 868 |
| Karimov Mirolimjon Karimjon o'g'li   |     |
| ПРОБЛЕМЫ МЕЖДУНАРОДНОГО ЭКОНОМИЧЕСКОГО СОТРУДНИЧЕСТВА В ЭКОНОМИЧЕСКОМ РАЗВИТИИ УЗБЕКИСТАНА.....  | 875 |
| Аликулов С. А., Хамракулова О. Д.  |     |
| YASHIL IQTISODIYOTDA KORXONALAR BOSHQARUV MEKANIZMLARINING EVOLYUTSIYASI: KONSEPTUAL TAHLIL.....   | 880 |
| Nabiev Bobur Muhammadqosim o'g'li  |     |
| SUD-HUQUQ TIZIMINI YANADA DEMOKRATLASHTIRISH: JORIY HOLATI, MUAMMOLAR VA ISTIQBOLLAR.....  | 884 |
| Majidov Muslimbek Maxamadjon o'g'li  |     |
| IQTISODIYOTNI LIBERALLASHTIRISH SHAROITIDA QISHLOQ XO'JALIGIDA KLASTERLARNI TASHKIL ETISHNING TASHKILIY-HUQUQIY ASOSLARI.....  | 889 |
| Xo'jageldiyev Chorshanbi Pardayevich   |     |
| O'ZBEKISTONDA YASHIL TURIZMNI RIVOJLANTIRISHDA ZAMONAVIY INNOVATSION TEXNOLOGIYALARDAN FOYDALANISH.....  | 893 |
| Shaymanova Nigora Yusupovna  |     |



|  |     |
|--|-----|
| XO'JALIK FAOLIYATINI SAMARADORLIGI VA BIZNES HOLATINI BAHOLASH .....   | 899 |
| <i>Abdulkarimova Muslima Abduaziz qizi, Yuldashev Abduhakim Abdulkarimovich</i>  |     |
| CROSS-BORDER E-COMMERCE IN CENTRAL ASIA.....   | 904 |
| <i>Bakhtiyorjon Komilov</i>  |     |
| O'ZBEKISTONDA NORASMIY SEKTOR ISHCHILARINING PENSIYA TA'MINOTI MASALALARI.....   | 908 |
| <i>Abdulazizova Nargiza Baxodir qizi</i>   |     |
| KORXONA VA TASHKILOTLARDA QOG'UZ SARFINI OPTIMALLASHTIRISHDA JAHON TAJRIBASI .....   | 913 |
| <i>Oripov Mirzo Mahmudovich</i>  |     |
| ИСПОЛЬЗОВАНИЕ ТЕХНОЛОГИЙ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА В ЗАЩИТЕ ВНУТРЕННЕГО РЫНКА ОТ КОНТРАФАКТНОЙ ПРОДУКЦИИ (НА ПРИМЕРЕ РЕСПУБЛИКИ УЗБЕКИСТАН)..... | 917 |
| <i>Ибраимова Махсура Уснатдин кизи</i>   |     |
| KICHIK BIZNES VA TADBIRKORLIK SUBYEKTLARIDA BOSHQARUV TIZIMINI TAKOMILLASHTIRISH YO'NALISHLARI .....   | 922 |
| <i>Xasanova Robiyaxon Kamoliddin qizi</i>  |     |
| THE IMPACT OF ARTIFICIAL INTELLIGENCE TECHNOLOGIES ON THE PROCESSES OF DIGITAL TRANSFORMATION IN THE INSURANCE INDUSTRY.....                     | 927 |
| <i>D.D.Omonova</i>   |     |
| THE ROLE OF INTERNATIONAL FINANCIAL INSTITUTIONS IN THE GLOBAL ECONOMY AND THEIR STAGES OF DEVELOPMENT.....                                      | 933 |
| <i>Yovkochev Sherzod</i>   |     |
| YURIDIK SHAXSLARNI YIRIK SOLIQ TO'LOVCHILAR TOIFASIGA KIRITISH MEZONLARINI TAKOMILLASHTIRISH YO'LLARI.....                                       | 941 |
| <i>To'raqulov Bekzod Hazratqul o'g'li</i>  |     |
| BUTUNJAHON SAVDO TASHKILOTIGA A'ZO BO'LISHDA SOLIQ TIZIMINI TRANSFORMATSIYA QILISHNI TAKOMILLASHTIRISH MASALALARI.....                           | 945 |
| <i>Xojjakbar Zaynabidinov</i>  |     |
| BANK TIZIMIDA TAVAKKALCHILIK TUSHUNCHASI VA UNI BAHOLASHNING ZAMONAVIY YONDASHUVLARI .....   | 950 |
| <i>Malikova Dilrabo Muminovna, Shakarova Kumush Faxriddin qizi</i>   |     |
| REAL SEKTOR TARMOQLARINI KREDITLASHDA MOLIVAVIY BARQARORLIKNI TA'MINLASH YO'LLARI.....   | 955 |
| <i>Savurbayev Zafar Abdumuminovich</i>   |     |
| INVESTITSIYA JOZIBADORLIGINI OSHIRISHDA IQTISODIY BARQARORLIK OMILLARI VA ULARNING BOSHQARUVI .....  | 960 |
| <i>D. G. Bazarov</i>   |     |
| YANGI O'ZBEKISTONDA DAVLAT-XUSUSIY SHERIKLIK SOHASINI YANADA TAKOMILLASHTIRISH HAMDA KOMPLEKS TIZIMLASHTIRISH .....                              | 966 |
| <i>Abdullayev Javohir Abdumalik o'g'li</i>   |     |
| XIZMATLAR KO'RSATISH KORXONALARIDA INNOVATSIYA FAOLIYATINI SAMARALI TASHKIL ETISH VA BOSHQARISH: IQTISODIY TAHLIL VA ISTIQBOLLI TAVSIYALAR ..... | 971 |
| <i>Xudayberdiyeva Nargiza Nizomiddin qizi</i>  |     |
| MINTAQADA KICHIK BIZNES KORXONALARI SAMARADORLIGINI OSHIRISH MEXANIZMLARINI TAKOMILLASHTIRISH.....   | 976 |
| <i>Ergashev Jamshid Jamoliddinovich</i>  |     |
| TADBIRKORLIK SUBYEKTLARIDA INNOVATSION MAHSULOTLARNI ISHLAB CHIQRISHNI TAKOMILLASHTIRISH YO'LLARI.....   | 981 |
| <i>Mirzayev Kobil Nosirjonovich</i>  |     |
| PUL AYLANMASINI TASHKIL QILISHNING XORIJ TAJRIBASI VA O'ZBEKISTONDA FOYDALANISHNING IMKONIYATLARI.....   | 987 |
| <i>Gadoyev So'hrob Jumakulovich</i>  |     |
| MARKETING VA TOVAR STRATEGIYALARINI ISHLAB CHIQISH .....   | 993 |
| <i>Ibadullayeva Sevara Allashukurovna, Yuldashev Abduhakim Abdulkarimovich</i>   |     |



|   |      |
|---|------|
| PILLACHILIK SOHASINI RIVOJLANTIRISHDA INVESTITSIYA VA DAVLAT KO'MAGIGA OID METODOLOGIK YONDASHUVLAR.....  | 998  |
| <i>Xudoykulov Mamarasul Radjabovich</i>   |      |
| SURXONDARYO VILOYATIDAGI KICHIK BIZNES VA TADBIRKORLIKNING QURILISH SOHASIDAGI ULUSHNING TREND MODELLARI ORQALI TAHLILI.....  | 1005 |
| <i>Mamatkulova Xurshida Nasrullayevna</i>   |      |
| THEORETICAL AND METHODOLOGICAL BASES OF TEXTILE PRODUCTS MARKET SEGMENTATION.....   | 1012 |
| <i>Ibaydullaeva Feruza Kholjuraevna</i>   |      |
| O'ZBEKISTONNING JINOIY FAOLIYATDAN OLINGAN DAROMADLARNI LEGALLASHTIRISHGA QARSHI KURASH TIZIMIGA SUN'YI INTELLEKTNI INTEGRATSIYASI: BANK SEKTORIDA JORIY ETISHNING POTENSIALI VA TO'SIQLARINI BAHOLASH..... | 1018 |
| <i>Rashidov Avazbek Raximovich</i>  |      |
| UZOQ MUDDATLI AKTIVLAR HISOBINI XALQARO STANDARTLAR ASOSIDA TAKOMILLASHTIRISH.....  | 1025 |
| <i>Shermatov Sirojiddan Xaydarovich</i>   |      |
| РОЛЬ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА В УСОВЕРШЕНСТВОВАНИИ ЭКОНОМИЧЕСКОЙ РЕЗУЛЬТАТИВНОСТИ КОМПОНЕНТОВ ПРОЕКТА «БЕЗОПАСНЫЙ ГОРОД».....  | 1029 |
| <i>Иминов Акбаржон Одилжонович</i>  |      |
| XIZMAT KO'RSATISH TARMOQLARIDA BOSHQARUV SALOHİYATINI OSHIRISH.....   | 1034 |
| <i>Tleubergenov Raxat Shahibaevich</i>  |      |
| THE ROLE OF ESG IN ADVANCING CORPORATE REFORMS IN UZBEKISTAN.....   | 1038 |
| <i>Zakhidov Azizbek Rustamovich</i>   |      |
| O'ZBEKISTONDA MARKETING ROLI ORQALI IQTISODIY SIYOSATGA TA'SIRI.....  | 1043 |
| <i>Egamberdiyev Muzaffar</i>  |      |
| DAVLAT BUDJETI JARAYONINI OPTIMALLASHTIRISH YO'NALISHLARI: XALQARO TAJRIBA VA O'ZBEKISTON AMALIYOTI.....  | 1046 |
| <i>Nosirov Islombek Xurram o'g'li</i>   |      |
| O'ZBEKISTONDA JISMONIY SHAXSLARDAN OLINADIGAN DAROMAD SOLIG'INING PROGRESSIV STAVKASINI JORIY ETISH MEXANIZMI.....  | 1052 |
| <i>Pulatov Dilshod Xaqberdiyevich, Mamatkulov Salimjon Raxmonkulovich, Xujamuradov Abrorbek Ro'zimurat o'g'li, Otabekov Otajon G'ayrat o'g'li, Abdiyev Mansur Musurmonovich</i>                             |      |
| KORXONANING MODDIY BAZASI.....  | 1060 |
| <i>Ozodova Shahzoda Ulug'bek qizi</i>   |      |
| FINTECH-STARTAPLAR VA TIJORAT BANKLARI HAMKORLIGI: SINERGETIK INTEGRATSIYA VA INNOVATSION EKOTIZIM SHAKLLANISHI.....  | 1064 |
| <i>Normo'minov Temurbek Sheraliyevich</i>   |      |
| DAVLAT FUQAROLIK XIZMATCHILARINING MEHNATIGA HAQ TO'LASHDA YANGI YAGONA TARIF SETKASINI JORIY ETISH MASALALARI.....   | 1069 |
| <i>Oqiljonov Azizjon Olimjon o'g'li</i>   |      |
| ПЕРСПЕКТИВЫ РАЗВИТИЯ ДИСТАНЦИОННЫХ БАНКОВСКИХ УСЛУГ В УСЛОВИЯХ ЦИФРОВИЗАЦИИ.....  | 1074 |
| <i>Хасилова Висола Шоохоровна</i>   |      |
| HARD WORK, INDEBTEDNESS AND HOPE: A SOCIO-ECONOMIC LOOK OF MODERN LABOR.....  | 1078 |
| <i>Rakhmatullayev Sarvar Nazar o'g'li, Abdukarimova Muborak Sharaf qizi, Madrakhimova R. G.</i>   |      |
| KORXONALARDA ISHLAB CHIQRISH XARAJATLARI VA ULARNI HISOBGA OLISH.....   | 1085 |
| <i>Muradova Minavvar Izzatullayevna</i>   |      |
| O'ZBEKISTONDA AKT SOHASINING HOZIRGI HOLATI VA RIVOJLANISH DINAMIKASI: SAMARADORLIKNI BAHOLASH VA RAQAMLASHTIRISHNING MUAMMOLARI.....   | 1089 |
| <i>Salibaev Xabibullo Negmatullaxanovich</i>  |      |
| TIJORAT BANK KREDIT PORTFELINING SIFAT BOSHQARUV SAMARADORLIGINI OSHIRISH YO'LLARI.....   | 1094 |
| <i>G'aybullayev Odil Baxtiyarovich, Amanova Xurshida Inyatullaevna</i>  |      |



|   |      |
|---|------|
| XIZMAT KO'RSATISH SOHASIDA O'ZINI-O'ZI BAND QILISH ORQALI KAMBAG'ALLIKNI PASAYTIRISH MASALALARI .....                                     | 1099 |
| <b>Azimova Hulkar Egamberdiyevna</b>  |      |
| СОКРАЩЕНИЕ БЕДНОСТИ КАК СОЦИАЛЬНАЯ СОСТАВЛЯЮЩАЯ ЭКОНОМИЧЕСКОЙ РЕФОРМЫ УЗБЕКИСТАНА.....  | 1103 |
| <b>Амирджанова Ситора Суннат кизи</b>   |      |
| IQTISODIY JARAYONLARNI BOSHQARISHDA OPTIMALLASHTIRISH MODELLARI VA ULARNING NAZARIY-USLUBIY ASOSLARI .....                                | 1108 |
| <b>Ibragimov Nodir Nusriddinovich</b>   |      |
| MARKETINGDAGI ISTE'MOLCHILAR MOTIVATSIYASIDA NAFLILIK NAZARIYALARIDAN FOYDALANISH.....  | 1113 |
| <b>Jalilov Jamshid G'anijonovich</b>  |      |
| AHOLI ZICH HUDUDLARDA KICHIK BIZNESNI RIVOJLANTIRISHINING HOZIRGI HOLATI TAHLILI ANDIJON VILOYAT MISOLIDA .....                           | 1119 |
| <b>Karimov Abdusamat Ismonovich, Bo'stonova Nilufar Abdusmatovna</b>  |      |
| CHAKANA SAVDO KORXONALARIDA ISTE'MOLCHILAR XULQ-ATVORINING SAVDO HAJMIGA TA'SIRINING TAHLILI .....  | 1125 |
| <b>Haydarova Mohichehra Xurram qizi</b>   |      |
| BOSHQARUV TIZIMINI TAKOMILLASHTIRISHDA AXBOROT-KOMMUNIKATSION TEXNOLOGIYALARNING O'RNI.....   | 1131 |
| <b>Haydarov Husanboy Ahmadjon o'g'li</b>  |      |
| DAVLAT QARZINING IQTISODIY O'SISHGA TA'SIRI: PANEL MA'LUMOTLAR TAHLILI.....   | 1135 |
| <b>Sanakulova B. R., Jamolov M.M.</b>   |      |
| AUTSORSING FAOLIYATINI MOLIYALASHTIRISH MEKANIZMLARI .....  | 1148 |
| <b>Xamidov Anis Choriyevich</b>   |      |
| BIOCHEMICAL CHANGES IN THE BODY DURING THE PERIOD OF FATIGUE AND REST AFTER WORK FOR ATHLETES .....                                       | 1153 |
| <b>Yoldasheva Roila Jumaevna, Ruyobova Shakhlo Anvar qizi</b>   |      |
| KICHIK BIZNESNI RIVOJLANTIRISHGA OID XORIJIY MAMLAKATLARNING ILG'OR NAZARIYALARI VA YONDASHUVLARI .....                                   | 1159 |
| <b>Muradova Nazira Raximjanovna</b>   |      |
| XORAZMDA IQTISODIY BARQARORLIK MEKANIZMLARINI TAKOMILLASHTIRISH.....  | 1165 |
| <b>Xudayorova Munira Omonboy qizi</b>   |      |
| QURILISH MATERIALLARI SANOATIDA INNOVATSION BUXGALTERIYA HISOBINI JORIY ETISH .....   | 1170 |
| <b>Mirzayev Komiljon Abdullajonovich</b>  |      |
| SOLIQ MA'MURCHILIGI MEKANIZMINI TAKOMILLASHTIRISH ORQALI SOLIQ SOLISH BAZASINI KENGAYTIRISH IMKONIYATLARI .....                           | 1175 |
| <b>Jononmirzayeva Dilafruz Ilhom qizi</b>   |      |
| ИЗБАВЛЕНИЕ ОТ ИНФЛЯЦИИ С ИСПОЛЬЗОВАНИЕМ ЦИФРОВЫХ МЕТОДОВ И МАТЕМАТИЧЕСКИХ МОДЕЛЕЙ В СФЕРЕ ИНФОРМАЦИОННЫХ ТЕХНОЛОГИЙ .....                 | 1180 |
| <b>Абидов А.А., Ахраров Б.С., Паязов М.М., Ахмедов А.М.</b>   |      |
| O'ZBEKISTONDA YOSHLAR TADBIRKORLIGINI RIVOJLANTIRISH VA INNOVATSION BIZNES TASHABBUSLARINI QO'LLAB-QUVVATLASH MEKANIZMLARI.....           | 1185 |
| <b>Karimova Mavjuda Boxodirovna</b>   |      |
| INVESTITSIYA MUHITINI TAKOMILLASHTIRISH ORQALI YUQORI TEXNOLOGIYALI TARMOQLARNI RIVOJLANTIRISH VA IQTISODIY BARQARORLIKNI TA'MINLASH..... | 1189 |
| <b>Raxmatova Nargizaxon A'zamxonovna</b>  |      |
| O'ZBEKISTONDA ELEKTRON PULGA O'TISH ISTIQBOLLARI, KORRUPSIYA VA YASHIRIN IQTISODIYOTGA QARSHI KURASHISHDA KUTILAYOTGAN SAMARADORLIK ..... | 1195 |
| <b>Pulatov Dilshod Xaqberdiyevich, Abdiyev Mansur Musurmonovich</b>   |      |
| KICHIK BIZNES TADBIRKORLIK SUBYEKTLARINI IQTISODIY XAVFSIZLIGI MASALALARI.....  | 1202 |
| <b>Anafiyayev Abdurashid Mamasidiqovich</b>   |      |



|   |      |
|---|------|
| RAQAMLI TEXNOLOGIYALAR ASOSIDA ISHLAB CHIQRISH XARAJATLARI HISOBINI AVTOMATLASHTIRISH .....   | 1206 |
| <b>Xusinov Ibragim Ismoilovich</b>  |      |
| ЭВОЛЮЦИЯ ТОРГОВОЙ ПОЛИТИКИ ТУРЦИИ В КОНТЕКСТЕ ИНТЕГРАЦИИ В ГЛОБАЛЬНЫЕ ЭКОНОМИЧЕСКИЕ ЦЕПОЧКИ .....   | 1210 |
| <b>Солиев Абдумаджид Джабборович</b>  |      |
| МАКТАВГАЧА ТА'ЛИМ TASHKILOTI DIREKTORINING MOLIVAVIY SAVODXONLIGI: NAZARIYA VA AMALIYOTI.....   | 1215 |
| <b>Abdullayeva Nafisa Shavkatovna, Boymuradov Normurod Abdusodikovich</b>   |      |
| TADBIRKORLIK SUBYEKTLARIGA MOLIVAVIY HIMOYA XIZMATLARI KO'RSATISHNING SAMARADORLIGINI OSHIRISH YO'LLARI .....                               | 1220 |
| <b>G'aniyeva Nozima Alijon qizi</b>   |      |
| ОЦЕНКА ПОТЕНЦИАЛА КЛАСТЕРИЗАЦИИ КОКОНОПЕРЕРАБАТЫВАЮЩИХ ПРЕДПРИЯТИЙ НА ШЕЛКОВОМ ОТРАСЛИ УЗБЕКИСТАНА.....                                     | 1225 |
| <b>Ходжиматов Равшанбек Расулжанович</b>  |      |
| XIZMAT KO'RSATISH SOHASIDA ISH BILAN BANDLIK SHAKLLANISHINING XORIY TAJRIBASI .....   | 1231 |
| <b>Abdusaidov Akmal Abduvaliyevich</b>  |      |
| TEMIR YO'L TRANSPORTI KORXONALARIDA MOLIVAVIY-IQTISODIY BOSHQARUV SAMARADORLIGINI OSHIRISH UCHUN KONTROLLING VOSITALARINI JORIY ETISH.....  | 1236 |
| <b>Kayumov Zafarbek Odil o'g'li</b>   |      |
| BANK HR JARAYONLARIDA SUN'YI INTELLEKTNI QO'LLASH IMKONIYATLARI.....  | 1243 |
| <b>D. DJabbarova</b>  |      |
| MEHNAT BOZORIDA NORASMIY BANDLIKNI QISQARTIRISH MEXANIZMLARI .....  | 1247 |
| <b>Mirzakarimova Muyassarxon Muminovna</b>  |      |
| IJTIMOIIY XIZMATLAR TIZIMIDA DAVLAT VA NODAVLAT SEKTORINING O'ZARO ALOQASI HAMDA XORIJIY TAJRIBA TAHLILI.....                               | 1251 |
| <b>Berdiyeva Nafisa Qahramonovna</b>  |      |
| ПРИМЕНЕНИЕ КОНТРОЛЛИНГА В ОРГАНИЗАЦИОННО-ЭКОНОМИЧЕСКОЙ СИСТЕМЕ УПРАВЛЕНИЯ ЖЕЛЕЗНОДОРОЖНОГО ТРАНСПОРТА .....                                 | 1257 |
| <b>Каюмов Зафарбек Одил угли</b>  |      |
| BILVOSITA SOLIQLAR HISOBINI TASHKIL ETISHDA SOLIQ NAZORATINING AHAMIYATI .....  | 1263 |
| <b>Djalilov Rahmonkul Hamidovich</b>  |      |
| INVESTITSION FAOLIYATNING IQTISODIY MOHIYATI VA UNING SANOAT RIVOJLANISHIDAGI O'RNI .....   | 1268 |
| <b>Yuldoshev Sobir Fayzullayevich</b>   |      |
| O'ZBEKISTON RESPUBLIKASI IQTISODIYOTINING TRANSFORMATSIYASI SHAROITIDA AHOLI DAROMADLARINING TAQSIMOT TAHLILI.....                          | 1272 |
| <b>Bayxonov Baxodirjon Tursunbayevich</b>   |      |
| TIJORAT BANKLARIDA RAQAMLI MARKETINGNI QO'LLASHNING XORIY TAJRIBASI.....  | 1277 |
| <b>Raxmatova Shaxnoza Rustamovna, Ochilova Dilnoza Ismoil qizi</b>  |      |
| ФОРМИРОВАНИЯ УСТОЙЧИВОЙ ЗАНЯТОСТИ В ПРОМЫШЛЕННОСТИ В УСЛОВИЯХ ТЕХНОЛОГИЧЕСКИХ ПРЕОБРАЗОВАНИЙ .....  | 1283 |
| <b>Б.С. Разакова</b>  |      |
| ZAMONAVIY TURISTIK KLASTERLARNI BOSHQARISHNING NAZARIY-USLUBIY ASOSLARI .....   | 1289 |
| <b>Azim Pulatov</b>   |      |
| O'ZBEKISTONDA YOSHLAR BANDLIGINI TAKOMILLASHTIRISH YO'NALISHLARI VA DAVLAT SIYOSATINING SAMARADORLIGI .....                                 | 1296 |
| <b>Qodirov Baxodirjon Shuhratovich</b>  |      |
| YASHIL TEXNOLOGIYALAR ASOSIDA SANOAT KORXONALARINING ISHLAB CHIQRISH SAMARADORLIGINI OSHIRISHDA RAQAMLI TRANSFORMATSIYANING AHAMIYATI ..... | 1302 |
| <b>Ergashev Sanjarbek Sobirjon o'g'li</b>   |      |
| ONLAYN TA'LIM PLATFORMALARI INTERAKTIV CHATBOTLARI SAMARADORLIGINI KOMPLEKS BAHOLASH .....  | 1306 |
| <b>Zaripova Mukaddas Djumayozovna, Yusupova Asila Xidirqul qizi</b>   |      |



|   |      |
|---|------|
| TO'QIMACHILIK SANOATI KORXONALARINING MOLIVAVIY BARQARORLIGINI BAHOLASHNING TAKOMILLASHTIRILGAN USLUBIYOTI .....  | 1313 |
| <b>Abdullayeva Sevaraxon Xasanovna</b>  |      |
| ZARAFSHON MINTAQASI HUDUDLARIDA IQTISODIY MUTANOSIBLIKKA TA'SIR ETUVCHI OMILLAR TAHLILI VA ULARNING O'ZGARISH TENDENSIYALARI .....                      | 1320 |
| <b>Murtazayev Isabek Bazarbayevich</b>  |      |
| O'ZBEKISTONDA AHOLI TURMUSH DARAJASINI YAXSHILASHNI MOLIVAVIY MANBALARI .....   | 1327 |
| <b>Mansurov Mansur Alisherovich, Xolbekova Dilobarxon Rasuljon qizi</b>   |      |
| O'ZBEKISTON RESPUBLIKASIDA MONETAR SIYOSATNING TRANSMISSIYA MEXANIZMLARI SAMARADORLIGI.....   | 1330 |
| <b>Boltayeva Nilufar Shavkat qizi</b>   |      |
| HUDUDIY TURIZM RIVOJLANISHIDA BARQAROR BOSHQARUV STRATEGIYALARINI ISHLAB CHIQUISH .....   | 1336 |
| <b>Barakayev Elbekjon Abdulla o'g'li</b>  |      |
| O'ZBEKISTON TA'LIM TIZIMIDA DAVLAT-XUSUSIY SHERIKLIK MEXANIZMINI JORIY ETISH.....   | 1343 |
| <b>Yuldashev Kodirjon Mamadjanovich</b>   |      |
| ILG'OR XORIJIY DAVLATLAR TAJRIBASIDA BOSHQARUV XODIMLARI QOBILİYATLARIDAN FOYDALANISH ORQALI KORXONA SALOHİYATINI YUKSALTIRISH YO'LLARI .....           | 1348 |
| <b>Ayubxon Qutbiddinov Bosit o'g'li</b>   |      |
| INTEGRATSIYALASHGAN XARAJATLAR TAHLILI: ISHLAB CHIQUARISH VA LOGISTIKA XARAJATLARINING MAHSULOT TANNARXIGA TA'SIRI .....                                | 1353 |
| <b>Zokirjonov Asadbek Otabek o'g'li, Xashimova Zuhraxon Kahramonovna</b>  |      |
| QASHQADARYO VILOYATI SANOATINI INNOVATSION RIVOJLANTIRISH STRATEGIYASINING ASOSIY YO'NALISHLARI VA ULARNI EKONOMETRIK MODELLAR YORDAMIDA BAHOLASH ..... | 1358 |
| <b>Raxmatullayev Doston Asad o'g'li</b>   |      |
| MAKTABGACHA TA'LIM MUASSASALARIDA BOLALAR TA'MINOTIGA OTA-ONALAR TOMONIDAN HAQ TO'LASH VA UN DAN FOYDALANISH TARTIBINING BUXGALTERIYA HISOBI.....       | 1361 |
| <b>Ro'ziboyev Oybek Baxromovich</b>   |      |
| KICHIK BIZNESNING HUDUDIY ISH BILAN BANDLIKKA TA'SIRI.....  | 1367 |
| <b>Qulmatov Alimjan Abdulloyevich</b>   |      |
| INDUSTRIYA 4.0 SHAROITIDA KASBLAR TARKIBI TUZILMASI VA KOMPETENSIYALAR TRANSFORMATSIYASI .....  | 1371 |
| <b>Mirzakarimova Muyassarxon Muminovna</b>  |      |
| RAQAMLI IDENTIFIKATSIYA (E-ID) TIZIMINING G'AZNACHILIK OPERATSIYALARIDA QO'LLANISH ISTIQBOLLARI .....   | 1375 |
| <b>Raximov Shaxzod Maxsudjanovich</b>   |      |
| IQTISODIYOTNI RAQAMLI TRANSFORMATSIYALASH SHAROITIDA AVTOMOBIL SANOATI KORXONALARINING INVESTITSION FAOLIYATINI STRATEGIK RIVOJLANTIRISH .....          | 1380 |
| <b>Kasimova Nozima Omilovna</b>   |      |
| METHODOLOGY FOR ASSESSING THE EFFECTIVE PERFORMANCE OF AN INDUSTRIAL ENTERPRISE IN THE CONTEXT OF INDUSTRY 4.0.....                                     | 1384 |
| <b>Kudaynazarova Dilnaz Koshkarbaevna</b>   |      |
| TEACHING PROGRAMMING COLLABORATIVELY THROUGH GOOGLE COLAB AND GITHUB INTEGRATION .....  | 1388 |
| <b>Saidova Dilfuza Ergashovna</b>   |      |
| O'ZBEKISTONDA BARQAROR IQTISODIY O'SISHNI TA'MINLASHNING ASOSIY YO'NALISHLARI .....   | 1392 |
| <b>Djumayev Zayniddin Axmedovich</b>  |      |
| ЦИФРОВАЯ МОДЕРНИЗАЦИЯ СИСТЕМЫ ОБРАЗОВАНИЯ УЗБЕКИСТАНА: КОНЦЕПТУАЛЬНАЯ ОСНОВА И КЛЮЧЕВЫЕ ОРИЕНТИРЫ .....   | 1397 |
| <b>Киличева Феруза Бешимовна</b>  |      |
| ТРАНСФОРМАЦИЯ КОНСТИТУЦИОННЫХ НОРМ О СОБСТВЕННОСТИ И ЭКОНОМИЧЕСКОЙ СВОБОДЕ В УЗБЕКИСТАНА В УСЛОВИЯХ СОЦИАЛЬНОГО ГОСУДАРСТВА .....                       | 1401 |
| <b>Абдуллаева Мавлюда Садыковна</b>   |      |



|  |      |
|--|------|
| KICHIK BIZNES VA TADBIRKORLIKNI INNOVATSION IQTISODIYOTDA QO'LLAB-QUVVATLASH STRATEGIYALARI.....                                     | 1407 |
| Mirzaaxmedov Nodirbek Shavkatovich   |      |
| KORXONALAR RAQOBATBARDOSHLIGINI TAHLIL QILISH VA MARKETING STRATEGIYASINI TANLASH .....  | 1414 |
| Yoqubjonova Dildora Timur qizi   |      |
| TURISTIK XIZMATLAR BOZORINING XUSUSIYATLARI VA BRENDLASH IMKONIYATLARI .....   | 1420 |
| Yusupova Moxinur Farxod qizi   |      |
| TA'LIM TASHKILOTLARIDA MOLIVAVIY AKTIVLARNI BOSHQARISH.....  | 1428 |
| Meliboyev Ibroxim Mavlon o'g'li  |      |
| SOLIQ NAZORATINI TASHKIL ETISHDA XALQARO TAJRIBA VA O'ZBEKISTONGA TATBIQ ETISH IMKONIYATLARI.....                                    | 1432 |
| Kodirov Aqliddin Xakim o'g'li  |      |
| AVTOMOBIL SAVDOSIDA ZAMONAVIY MARKETING KONSEPSIYALARINING QO'LLANILISHI .....   | 1437 |
| Adamboyev Abror Akrom o'g'li, Akramov T.A.   |      |
| CHARM-POYABZAL KORXONALARIDA RESURSLARDAN MUQOBIL FOYDALANISH SAMARADORLIK KO'RSATKICHLARINI PROGNOZLASH.....                        | 1443 |
| Otaniyozov Orifjon Otaxonovich   |      |
| BANK KAPITALI YETARLILIGI VA RISKLARNI BOSHQARISH TIZIMINING SAMARADORLIGINI OSHIRISH MEXANIZMLARI .....                             | 1449 |
| Abdusalamov Olimjon Eshmirzayevich   |      |
| SIRKULYAR IQTISODIYOTDA RESURS TANQISLIGINING OLDINI OLISH MASALALARI .....  | 1454 |
| Ismoilova Gulchiroy Tolliboy qizi  |      |
| ICHKI AUDIT VA UNING KORXONA NAZORAT TIZIMIDAGI O'RNI: MUAMMO VA YECHIMLAR.....  | 1472 |
| Mexmonaliyev Ulug'bek Erkinjon o'g'li  |      |
| QISHLOQ XO'JALIGIDA RISK TURLARI VA KELIB CHIQUISH OMILLARI .....  | 1477 |
| Xamrokulov Sindor Qahramonovich  |      |
| O'ZBEKISTONDA TURISTLARGA OVQATLANISH XIZMATLARINI KO'RSATISHNI RIVOJLANTIRISHNING BOSHQARUV MEXANIZMINI TAKOMILLASHTIRISH.....      | 1483 |
| Maxmadiyeva Charos Xayrullayevna   |      |
| TIJORAT BANKLARINING MOLIVAVIY BARQARORLIGINI TA'MINLASHNING SAMARALI YO'LLARI.....  | 1487 |
| Adilov Mirkomil Miralimovich   |      |
| BUDJET JARAYONIDA OCHIQLIK VA SHAFFOFLIKNI OSHIRISH MEXANIZMLARINING AMALDAGI HOLATI VA RIVOJLANISH ISTIQBOLLARI .....               | 1494 |
| Shernayev Akbar Aqmirzayevich  |      |
| KICHIK TADBIRKORLIK LOYIHALARINI MOLIVALASHTIRISHDA BANK KREDITLARI SAMARADORLIGINI OSHIRISH OMILLARI .....                          | 1499 |
| Norqobilova Nargiza Abdiqodirovna  |      |
| OLIY TA'LIM XIZMATLARI BOZORIDA NODAVLAT OLIY TA'LIM MUASSASALARINING ISHTIROKI VA ULARDA MARKETING FAOLIYATINI RIVOJLANTIRISH ..... | 1504 |
| Yuldashov Isomiddin Sidiqovich   |      |
| МАКРОЭКОНОМИЧЕСКАЯ ЭФФЕКТИВНОСТЬ ОПТИМИЗАЦИИ НАЛОГОВЫХ ПОСТУПЛЕНИЙ И ЕЁ ЗНАЧЕНИЕ ДЛЯ ЭКОНОМИЧЕСКОГО РАЗВИТИЯ.....                    | 1509 |
| Муталова Дилором Махамаджановна, Хакимова Ситора Ильёсжон кизи   |      |
| RAQAMLI IQTISODIYOT SHAROITIDA TELEKOMMUNIKATSIYA XIZMATLARI BOZORINI RIVOJLANTIRISH TENDENSIYALARI VA MEXANIZMLARI.....             | 1515 |
| Suyunov Asror Baxtiyorovich  |      |
| INNOVATSION FAOLIYATNI RAG'BATLANTIRISHDA DAVLATNING O'RNI.....  | 1518 |
| Saitkamolov Muxammadxo'ja Sobirxo'ja o'g'li  |      |
| SOLIQ MA'MURIYATCHILIGINING MOHIYATI VA UNING TADBIRKORLIK MUHITIDAGI O'RNI.....   | 1521 |
| Xurramov Azizbek Muxiddin o'g'li   |      |



|  |      |
|--|------|
| DETERMINATION OF SEED DAMAGE IN THE PNEUMATIC TRANSPORT SYSTEM BY CONDUCTING EXPERIMENTS .....   | 1527 |
| <b>Boltabayev Bekzod Egamberdiyevich</b>   |      |
| GEOTAHLLILY YONDASHUV ASOSIDA DEHQON XO'JALIKLARINING YER BILAN TA'MINLANGANLIGINI BAHOLASH.....   | 1531 |
| <b>Axmatov Abutulibxon Ochilxon o'g'li</b>   |      |
| DAVLAT BUDJETI XARAJATLARINING G'AZNA IJROSIDA BIG DATA TAHLILIDAN FOYDALANISHNING SAMARASI.....   | 1535 |
| <b>Atajanov Murodbek Bekberganovich</b>  |      |
| РОЛЬ И РАЗВИТИЕ КИБЕРПРАВА В ФИНТЕХ-ПРОЕКТАХ: ПРАВОВЫЕ ВЫЗОВЫ И ПРИОРИТЕТЫ В УСЛОВИЯХ ЦИФРОВОЙ ЭКОНОМИКИ УЗБЕКИСТАНА.....                                  | 1539 |
| <b>Мирзаев Шерзод Махматкулович</b>  |      |
| KAMBAG'ALLIK VA UNI TADRIJIY-NAZARIY KONSEPSIYALARI.....   | 1547 |
| <b>Xolmirzayev Abdulxamid Xapizovich</b>   |      |
| DAVLAT KORXONALARINI XUSUSIYLASHTIRISH JARAYONIDA QIYMATNI ANIQLASH VA MOLIYAVIY BARQARORLIKNI TA'MINLASH MEKANIZMLARI.....                                | 1554 |
| <b>Asomidinova Moxigulbonu Oybek qizi</b>  |      |
| O'ZBEKISTONDA IJTIMOY HIMOYA TIZIMINI RAQAMLASHTIRISH VA HUDUDLARDA DIFFERENSIAL YONDASHUV ASOSIDA MOLIYALASHTIRISH MEKANIZMLARINI TAKOMILLASHTIRISH ..... | 1560 |
| <b>Dovutov Faxriddin Javlijevich</b>   |      |
| KICHIK KVADRATLAR METODIGA ALTERNATIV YANGI DIFFERENSIAL USULINI ISHLAB CHIQUISH VA UNING SAMARADORLIGI .....  | 1567 |
| <b>Ochilov Sherali Baratovich, Akramova Obida Qosimovna, Raximova Dilnoza Davronovna</b>   |      |
| YASHIL IQTISODIYOTGA O'TISH SHAROITIDA TADBIRKORLIK SUBYEKTLARINI RIVOJLANTIRISHDA INNOVATSION MUHITGA TA'SIR ETUVCHI OMILLAR.....                         | 1581 |
| <b>Ibragimova Ma'mura Muxiddinovna</b>   |      |
| QISHLOQ XO'JALIGIDA «YASHIL LOYIHALAR»NI INVESTITSIYALASH IMKONIYATLARI.....   | 1585 |
| <b>Nilufar Mengqobilovna Xudayberdieva</b>   |      |
| FINANCIAL CONDITION OF THE ENTERPRISE AS OBJECT OF RESEARCH AND EVALUATION .....   | 1589 |
| <b>Ismailova Makhbuba Mirkhalilovna</b>  |      |
| MAGNEZIAL BOG'LOVCHI VA BAZALT TOLASI CHIQINDISI ASOSIDA KOMPOZITSION MATERIALLAR OLISH.....   | 1594 |
| <b>Rahimjon Jalilov Ravshanbek o'g'li, Orazimbetova Gulistan Jaksilikovna</b>  |      |
| YASHIL INVESTITSIYALAR SAMARADORLIGINI BAHOLASH METODLARI: LCOE, CBA VA SDGS INDIKATORLARI ASOSIDA TAHLIL.....   | 1598 |
| <b>Kilicheva Kamola Muzaffarovna</b>   |      |
| RESPUBLIKADA TURIZM XIZMATLARI SAMARADORLIGINI BAHOLASH MASALALARI .....   | 1603 |
| <b>Janzakov Bekzot Kulmamat o'g'li</b>   |      |
| NAMANGAN VILOYATI OZIQ-OVQAT BOZORINING INSTITUTSIONAL SHAKLLANISHI VA QISHLOQ XO'JALIGI TARMOQLARI BARQAROR O'SISH SUR'ATLARINI BAHOLASH .....            | 1611 |
| <b>Ismoilov Alisher Jobir o'g'li, Mirtoyev Axrorbek Abdulpattoyevich</b>   |      |
| MINTAQAVIY INVESTITSIYA-INNOVATSION JARAYONLARNI TARTIBGA SOLISH USULLARI.....   | 1618 |
| <b>Xamrayev Quvvat Iskandarovich</b>   |      |
| O'ZBEKISTONDA MAKRO IQTISODIY KO'RSATKICHLARNI BARQARORLASHTIRISH YO'LLARI.....  | 1624 |
| <b>Ulashev Xubbim Askarovich</b>   |      |
| GERMANIYADA BARQAROR IQTISODIY RIVOJLANISH MAQSADLARI .....  | 1629 |
| <b>Risqulov Ravshan Bekto'raevich, Gaziyeva Sulxiya Saidmashrafvna</b>   |      |
| O'ZBEKISTONNING DAVLAT SEKTORIDA IPSAS STANDARTLARINI JORIY ETISHNING HUQUQIY ASOSLARI VA ULARNI TAKOMILLASHTIRISH YO'NALISHLARI .....                     | 1633 |
| <b>Matrasul Yoqubov Mavlonberdiyevich, Qodirova Gulnoza Shavkatjon qizi</b>  |      |
| MAMLAKATNING HUDUDIY IQTISODIY SIYOSATIDA BARQAROR HUDUDIY RIVOJLANISHNING MAZMUNI VA KONSEPTUAL ASOSLARI.....   | 1637 |
| <b>Axmedov Oybek Turgunpulatovich</b>  |      |



|   |      |
|---|------|
| YOSHLAR TURIZMI: ZAMONAVIY TENDENSIYALAR, RAQAMLI AVLOD EHTIYOJLARI VA INNOVATSION TAKLIFLAR MODELI .....             | 1644 |
| <b>Hamzayeva Dilfuza Samarovna</b>  |      |
| HUDUDLAR TRANSPORT-LOGISTIKA TIZIMINING RIVOJLANISH DARAJASINI BAHOLASH INDEKSLARI ASOSIDA TOIFALARGA AJRATISH .....  | 1650 |
| <b>Matkarimov Komoliddin Jurabayevich</b>   |      |
| TIJORAT BANKLARI TOMONIDAN QIMMATLI QOG'OZLAR CHIQRARISH AMALIYOTINI TAKOMILLASHTIRISH.....                           | 1655 |
| <b>Dilnozaxon Muxitdinova</b>   |      |
| MAMLAKAT BREN-D-MARKETINGI SAYOHATNI RIVOJLANTIRISH OMILI SIFATIDA (BAA: DUBAY SHAHAR MISOLIDA).....                  | 1661 |
| <b>Ibodova Dilsora Ibodovna</b>   |      |
| МАРКЕТИНГОВЫЕ ВОЙНЫ И ИХ СПЕЦИФИКА В СПОРТЕ.....  | 1666 |
| <b>Набиуллин Р., Юсупов И., Ахмедова Ш.</b>   |      |
| VIRTUAL LABORATORIYALAR ORQALI IQTISODIYOT YO'NALISHIDA PROFESSIONAL KOMPETENSIYALARNI SHAKLLANTIRISH.....            | 1674 |
| <b>Buranova Jazira Ergash qizi</b>  |      |
| DAVLAT XARIDLARI TIZIMIDA KICHIK BIZNES SUBYEKTLARI ISHTIROKINI RAG'BATLANTIRISHNING AQSH TAJRIBASI .....             | 1680 |
| <b>Rizoqulova Elnora Otabek qizi</b>  |      |
| O'ZBEKISTONDA ISLOMIY SHARTLAR ASOSIDA KREDIT OLISH IMKONIYATLARI .....   | 1684 |
| <b>Azimov Obidjon To'ymuratovich</b>  |      |
| TIJORAT BANKLARI KAPITALLASHUV DARAJASI VA MOLIVAVIY BARQARORLIGINI OSHIRISH YO'LLARI.....                            | 1689 |
| <b>S.S. Togayev, S.T. Xolboyev</b>  |      |
| MAHSULOT TANNARXI XARAJATLARINI OPTIMALLASHTIRISH: NAZARIY VA AMALIY YONDASHUVLAR.....                                | 1695 |
| <b>Inamov Abdusalom Muhamadovich, Inomov Sardor Abdusalomovich, Inomov Hasanboy Abdusalom o'g'li</b>                  |      |
| O'ZBEKISTONDA TURIZM INFRATUZILMASINI RIVOJLANTIRISHDA TRANSPORT LOGISTIKASINI TAKOMILLASHTIRISH.....                 | 1699 |
| <b>Majidov Nodirbek Usmonjon o'g'li</b>   |      |
| MOLIYAVIY HISOBTLARNI SOXTALASHTIRISH VA MOLIVAVIY FIRIBGARLIKLARNI ANIQLASHDAGI MILLIY VA XORIJIY TAJRIBA.....       | 1704 |
| <b>Xusanov Shuhrat Burhanovich</b>  |      |
| YASHIL INVESTITSIYALAR VA IQTISODIY O'SISH BARQARORLIGI.....  | 1708 |
| <b>Dexkanova Shodiyona Kaxramon qizi</b>  |      |
| KORXONALARNING STRATEGIK BOSHQARUVINI TAKOMILLASHTIRISHDA SWOT TAHLILINING AHAMIYATI (UZGIDROENERGO AJ MISOLIDA)..... | 1712 |
| <b>G'ulomova Shaxlo Baxtiyor qizi</b>   |      |
| HR BRANDING VA MARKETING INTEGRATSIYASI: KORXONA IMIJINI MUSTAHKAMLASH STRATEGIYALARI.....                            | 1718 |
| <b>Adilova Zulfiya Djavdatovna</b>  |      |
| RAQAMLI TEXNOLOGIYALARNING YASHIL IQTISODIY O'SISHDAGI ROLI: O'ZBEKISTON VA JAHON TAJRIBASI.....                      | 1724 |
| <b>Saloxidinov Jahongir Alisher o'g'li</b>  |      |
| MINTAQA SANOAT TARMOG'I RIVOJLANISHINING MIQDOR VA SIFAT MEZONLARINI IQTISODIY-STATISTIK TAHLILI.....                 | 1727 |
| <b>Mirzayeva Intizor Ergashevna</b>   |      |
| REKLAMA SAMARADORLIGINI OSHIRISHDA YASHIL MARKETING STRATEGIYALARIDAN FOYDALANISH.....                                | 1733 |
| <b>Sobirov Azizbek Avazbekovich, Erkinova Adolat Karim qizi</b>   |      |
| TADBIRKORLIK SUBYEKTLARIDA INNOVATSION FAOLIYATNI AMALGA OSHIRISHDA DUCH KELADIGAN MUAMMOLAR TAHLILI.....             | 1738 |
| <b>G'afurov Zohidjon</b>  |      |



|   |      |
|---|------|
| ЭКСПЕРИМЕНТАЛЬНЫЕ ИССЛЕДОВАНИЯ ЭФФЕКТА ГЛУШЕНИЯ СТЕКЛОМАЗАИЧНЫХ ПЛИТОК ИЗ ТЕХНОГЕННЫХ ОТХОДОВ .....   | 1741 |
| <b>Казаков Умрбек Аллаберганович</b>  |      |
| INKLYUZIV TURIZMNI RIVOJLANTIRISHNING METODIK ASOSLARI VA ULARNI SHAKLLANTIRISH MEKANIZMLARI.....   | 1745 |
| <b>Maxmudova Aziza Pirmamatovna</b>   |      |
| IQTISODIYOTNI MODERNIZATSIYALASH SHAROITIDA QASHQADARYO VILOYATI KICHIK SANOAT ZONALARINING INVESTITSION SALOHİYATIGA TA'SIR ETUVCHI OMILLAR VA ULARNING SAMARADORLIGINI OSHIRISH IMKONIYATLARI ..... | 1749 |
| <b>Shodmonqulov Kamoliddin Murodillayevich</b>  |      |
| «HUDUDGAZTA'MINOT» AJ KORXONALARINI RAQAMLI TRANSFORMATSIYA QILISH XUSUSIYATLARI.....   | 1754 |
| <b>Xusanov Durbek Nishanovich</b>   |      |
| AKSIYADORLIK JAMIYATLARI FAOLIYATINI RIVOJLANTIRISHGA INVESTITSİYALARNI JALB ETISHNI TAKOMILLASHTIRISH.....   | 1760 |
| <b>Qurbonov Nuriddin Ro'ziqulovich</b>  |      |
| QASHQADARYO VILOYATIDA INVESTITSIYA VA INVESTITSİYALARDAN FOYDALANISH SAMARADORLIGI TAHLILI .....   | 1766 |
| <b>To'rayev Jasurali To'rayevich</b>  |      |
| KOOPERATSIYA MUNOSABATLARIGA KIRGAN VA KIRMAGAN FERMER XO'JALIKLARINING EMPIRIK DESKRIPTIV STATISTIKA TAHLILI.....  | 1772 |
| <b>Ismoilov Azamat</b>  |      |
| DEVELOPMENT OF THE TOURISM SECTOR IN UZBEKISTAN THROUGH DIGITAL TECHNOLOGIES.....   | 1777 |
| <b>Khalimov Shakhboz Khalimovich</b>  |      |
| KICHIK BIZNES SUBYEKTLARIDA RAQAMLI TRANSFORMATSIYANI JORIY ETISH STRATEGIYALARI.....   | 1782 |
| <b>Turaboev Ibroxim Ismoil o'g'li</b>   |      |
| AQSH VA FRANSIYA MISOLIDA KICHIK BIZNES VA TADBIRKORLIK MEZONLARINING TAHLILI.....  | 1786 |
| <b>Aripov Oybek Abdullaevich</b>  |      |
| O'ZBEKISTON RESPUBLIKASINING EKSTENSIV, INTENSIV VA RAQAMLI IQTISODIYOT SHAROITIDA IQTISODIY O'SISHINING EKONOMETRIK TAHLILI.....   | 1794 |
| <b>Bustonov Mansurjon Mardonakulovich</b>   |      |
| ФОРМИРОВАНИЕ И РАЗВИТИЕ МОДЕЛЕЙ УПРАВЛЕНИЯ КОНФЛИКТАМИ В ОРГАНИЗАЦИИ.....   | 1804 |
| <b>Холикова Сабохат Абдукарим кизи</b>  |      |
| IQTISODIYOT RIVOJLANISHIDA KICHIK BIZNES VA XUSUSIY TADBIRKORLIKNING ROLI.....  | 1809 |
| <b>G'aniyev Baydulla Toshmurodovich</b>   |      |
| “HUDUDGAZTA'MINOT” AKSIYADORLIK JAMIYATINI TRANSFORMATSIYA QILISH OMILLARI VA RIVOJLANISH TENDENSIYALARI .....  | 1812 |
| <b>Jalilov Sherzod Kaxramanovich</b>  |      |
| STRATEGIK BOSHQARUV HISOBINI TAKOMILLASHTIRISHNING USTUVOR YO'NALISHLARI.....   | 1818 |
| <b>Hamroeva Zuhra Amiral qizi</b>   |      |
| ОСНОВНЫЕ ДРАЙВЕРЫ ИННОВАЦИОННОГО РОСТА НАЦИОНАЛЬНОЙ ЭКОНОМИКИ И ПУТИ ИХ ЭФФЕКТИВНОГО УПРАВЛЕНИЯ.....  | 1824 |
| <b>Самадкулов Мухаммаджон</b>   |      |
| RAQAMLI TEXNOLOGIYALARNI SPORT MAHSULOTLARI ISHLAB CHIQRUVCHILAR FAOLIYATIGA JORIY ETILISH YO'NALISHLARI.....   | 1828 |
| <b>Xamraqulov Ixtiyor Baxtiyorovich</b>   |      |
| ORGANIK QISHLOQ XO'JALIGI: O'ZBEKISTON AGRAR SIYOSATINING USTUVOR YO'NALISHI VA JAHON SAVDO TASHKILOTIGA INTEGRATSIYA MASALALARI.....   | 1833 |
| <b>Ahmedov Shermuhammad Omonjon o'g'li</b>  |      |



|  |      |
|--|------|
| EKOMARKETING: BOZOR TALABINING YANGI YO'NALISHI VA BARQAROR TARAQQIYOT OMILI.....  | 1838 |
| <b>Qo'ziyev Jaloladdin Alisher o'g'li</b>  |      |
| TIJORAT BANKLARI FAOLIYATINI RAQAMLASHTIRISH MASALALARI .....  | 1844 |
| <b>Jabborov Bahridin Rashidovich</b>   |      |
| STATISTICAL ANALYSIS OF FACTORS AFFECTING CREDIT INTEREST RATES IN COMMERCIAL BANKS.....   | 1849 |
| <b>Abdullayev Shakhobiddin Shamsiddinovich</b>   |      |
| IJTIMOY NIMOYAGA MUHTOJ AHOLINI MODDIY QO'LLAB-QUVVATLASHNI TAKOMILLASHTIRISH.....   | 1854 |
| <b>Sholdarov Dilshod Azimiddin o'g'li</b>  |      |
| ВКЛАД ОБЪЕКТОВ НАСЛЕДЯ В ТУРИСТИЧЕСКИЕ ПОТОКИ И ЭКОНОМИКУ ГОРОДОВ.....   | 1859 |
| <b>Азизова Назира Тохтаевна</b>  |      |
| ОПТИМИЗАЦИЯ УПРАВЛЕНЧЕСКОГО РЕШЕНИЯ НА ОСНОВЕ КОМПЛЕКСНЫХ ПОКАЗАТЕЛЕЙ УПРАВЛЕНЧЕСКОГО АНАЛИЗА.....   | 1863 |
| <b>Минутдинова Лилия Тагировна</b>   |      |
| ТЕОРЕТИЧЕСКИЕ ФАКТОРЫ, ПРИЧИНЫ И СПЕЦИФИКА БЕЗРАБОТИЦЫ И ИХ ВОЗДЕЙСТВИЕ НА ЭКОНОМИКУ РЕСПУБЛИКИ УЗБЕКИСТАН.....  | 1868 |
| <b>Холмуратов Джахонгир Салимбек угли</b>  |      |
| ЭКОЛОГИК MONITORING TIZIMINI JORIY ETISHNING MINTAQA IQTISODIY BARQARORLIGIGA TA'SIRI.....   | 1872 |
| <b>Odilov Xamidillo Maxmudjon o'g'li</b>   |      |
| ЭКОНОМИКА ТРУДА И УПРАВЛЕНИЕ ПЕРСОНАЛОМ HR В ВЫСШИХ УЧЕБНЫХ ЗАВЕДЕНИЯХ .....   | 1879 |
| <b>Амирджанова Ситора Суннат кизи, Шаюсупова Наргиза Тургуновна, Исомухаммедов Исроил Исомухаммад ўғли, Маматкулов Хумоюн Бобир ўғли</b>                       |      |
| EKSPORT SALONIYATIDAN SAMARALI FOYDALANISHNING INSTITUTSIONAL VA TARKIBIY XUSUSIYATLARI.....   | 1887 |
| <b>Raximov To'xtabek Jumaboyevich</b>  |      |
| RAQAMLI BANK XIZMATLARINING BANK FAOLIYATI SAMARADORLIGIGA TA'SIRI.....  | 1894 |
| <b>Kasimov Baxtiyor Usmanovich</b>   |      |
| SCIENTIFIC AND METHODOLOGICAL FOUNDATIONS FOR FORMING MONITORING MECHANISMS FOR ASSESSING THE LEVEL OF FINANCIAL INCLUSION BASED ON AN INFORMATION SYSTEM..... | 1899 |
| <b>Adashaliyev Bakhtiyorjon Valisher o'g'li</b>  |      |
| ISLOM BANKLARI ORQALI IJTIMOY TADBIRKORLIKNI MOLIYALASHTIRISH MODELI .....   | 1905 |
| <b>Voxidov Oybek Roziqovich</b>  |      |
| УПУЩЕННЫЕ ИННОВАЦИИ КАК ПОТЕНЦИАЛ ИННОВАЦИОННОЙ ДЕЯТЕЛЬНОСТИ .....   | 1909 |
| <b>Алиева Эльнара Аметовна</b>   |      |
| QISHLOQ JOYLARI AHOLISI BANDLIGINI TA'MINLASHDA INNOVATSION YO'LLARDAN FOYDALANISH IMKONIYATLARI.....  | 1916 |
| <b>Amaniyazova Rayhan Bayniyazovna</b>   |      |
| O'ZBEKISTONDA TURIZM SOHASIDA XOTIN-QIZLAR TADBIRKORLIGINI RIVOJLANTIRISH .....  | 1921 |
| <b>Maksumova Umidaxon Sadikjonovna</b>   |      |
| WAYS TO IMPROVE THE PERFORMANCE OF INVESTMENT FUNDS .....  | 1924 |
| <b>Khoshimov Jakhongir Ravshanbek ugli</b>   |      |



# WAYS TO IMPROVE THE PERFORMANCE OF INVESTMENT FUNDS

**Khoshimov Jakhongir Ravshanbek ugli**

Associate Professor of Tashkent State University of Economics,  
Doctor of Economics

**Abstract.** This scientific study examines the economic nature of investment funds as financial intermediaries, their role in the securities market, and their impact on the development of the national economy. The research analyzes domestic and foreign scientific approaches to the concept of investment funds, identifies their organizational and legal characteristics, and highlights the mechanisms of their operation within the financial market system.

**Key words:** investment funds, financial intermediation, securities market, institutional investors, investment activity, financial market, investment environment, diversification, financial stability.

**Annotatsiya.** Mazkur ilmiy tadqiqotda investitsiya fondlarining moliyaviy vositachi sifatidagi iqtisodiy mohiyati, qimmatli qog'ozlar bozorida o'rni hamda milliy iqtisodiyot rivojiga ta'siri tahlil qilingan. Tadqiqot jarayonida investitsiya fondlari tushunchasiga oid mahalliy va xorijiy ilmiy yondashuvlar o'rganilib, ularning tashkiliy-huquqiy xususiyatlari hamda moliya bozori tizimidagi faoliyat mexanizmlari yoritib berilgan.

**Kalit so'zlar:** investitsiya fondlari, moliyaviy vositachilik, qimmatli qog'ozlar bozori, institutsional investorlar, investitsiya faoliyati, moliya bozori, investitsiya muhiti, diversifikatsiya, moliyaviy barqarorlik.

**Аннотация.** В данной научной работе рассматривается экономическая сущность инвестиционных фондов как финансовых посредников, их роль на рынке ценных бумаг и влияние на развитие национальной экономики. В ходе исследования проанализированы отечественные и зарубежные научные подходы к понятию инвестиционных фондов, раскрыты их организационно-правовые особенности, а также механизмы функционирования в системе финансового рынка.

**Ключевые слова:** инвестиционные фонды, финансовое посредничество, рынок ценных бумаг, институциональные инвесторы, инвестиционная деятельность, финансовый рынок, инвестиционная среда, диверсификация, финансовая устойчивость.

## INTRODUCTION

In the context of financial globalization, one of the key conditions for ensuring the sustainable development of the national economy is the effective provision of financial intermediary services to clients. Financial intermediaries play an important role in ensuring the efficient movement of loan capital, improving the investment climate in the country, and increasing overall investment activity.

In order to improve the investment climate in the Republic of Uzbekistan through the organization of investment fund activities, actively attract foreign and, primarily, domestic investments into sectors and regions of the national economy, as well as encourage the redirection of idle funds of the population into the economy in the form of domestic investments, Law of the Republic of Uzbekistan No. 392<sup>1</sup> "On investment and mutual funds" was adopted on June 29-2015 [1].

World practice demonstrates that financial intermediaries play a significant role in increasing the volume of investments directed to the real sector of the economy. The securities market ensures the transformation of household savings into investments, creating opportunities for real sector enterprises to attract additional financial resources and utilize them effectively. In developed countries, collective investment forms and institutions are sufficiently developed, providing a mechanism for transforming savings into investments and ensuring the efficient distribution of financial resources.

This situation determines the necessity for an in-depth study and generalization of advanced foreign experience in the development of financial intermediaries, including collective investment funds, a comprehensive

1 Law of the Republic of Uzbekistan No. 392 "On investment and mutual funds" was adopted on June 29-2015: <https://lex.uz/docs/4610865>



analysis of the factors influencing their development, and the formulation of scientific proposals and practical recommendations regarding the possibilities of creatively applying this experience under the conditions of the republic.

## LITERATURE REVIEW

The development of financial intermediary institutions, particularly investment and collective investment funds, is an important factor in ensuring the sustainable growth of the national economy. In global economic literature, financial intermediaries are interpreted as a connecting link between the real sector and the owners of financial resources. They ensure the efficient allocation of capital and contribute to an increase in investment activity.

In international scientific research (McKinnon, Shaw, Mishkin), institutional development in financial markets is recognized as one of the main drivers of economic growth. In particular, the development of collective investment mechanisms makes it possible to attract household savings into long-term investments. Investment funds provide small investors with access to diversified portfolios, thereby reducing financial risks [2, 3, 4].

An analysis of the experience of developed countries shows that in the financial markets of the USA, the European Union, and Japan, investment funds play a significant role in financing the real sector. Their activities are regulated on the basis of a strict regulatory framework, transparency, and reliable protection of investors' rights [5, 6, 7].

In the experience of the CIS countries, including Russia and Kazakhstan, the development of investment funds is also considered a means of deepening financial markets and attracting long-term investments into the economy. In these countries, special legislation has been developed to regulate the activities of collective investment institutions [8, 9].

In the scientific works of Uzbek scholars, particular attention is paid to issues related to the development of the financial intermediation system, activation of the securities market, and enhancement of domestic investment potential through investment funds. These studies identify the low level of development of investment funds, insufficient financial literacy of the population, and limited market infrastructure as the main challenges [10, 11].

## RESEARCH METHODOLOGY

The study employs a mixed research methodology based on the collection and analysis of secondary and empirical data. Information was obtained from official statistical reports, regulatory documents, financial statements of investment funds, and international analytical sources. The analysis was conducted using comparative, statistical, trend, and structural analysis methods to identify performance dynamics and influencing factors.

## ANALYSIS AND RESULTS

Investment funds attract financial resources by issuing their own shares and subsequently invest these funds in the securities of other corporations.

There is no single, universally accepted definition of the concept of investment funds in economic and foreign scientific literature. This is explained by the multifaceted and complex nature of investment fund activities. Typically, in economic literature, investment funds are interpreted as the following objects:

- organizations;
- property complexes;
- enterprises and financial products;
- financial intermediaries;
- socio-economic relations.

In our opinion, the above approaches reflect only certain organizational, legal, and functional aspects of investment fund activities and do not fully reveal the economic essence of these institutions.

In European countries, investment funds are interpreted as undertakings for collective investment in transferable securities (Undertakings for Collective Investment in Transferable Securities – UCITS).

In US practice, investment funds are represented by the concept of “investment companies.” An investment company is a type of financial institution engaged in investing funds raised from depositors in various securities on its own behalf.

The activities of investment funds encompass the following main economic relations:

- attracting investors' funds and other property;
- pooling investors' assets within a single property complex—a fund—and transferring the management of this property to the investment fund itself or to a specialized management company;



- investing fund assets in securities and other investment objects in accordance with the principle of diversification in order to generate investment income (dividends, interest, and other income) or to obtain profit through the resale of investment objects.

Unlike banks, insurance companies, and pension funds, investment funds do not provide guarantees to investors regarding the timing or amount of payments. The amount of funds an investor receives upon exiting an investment fund is not determined in advance and directly depends on the value of the fund's net assets and the investor's share in those assets.

The funds invested by investors in investment funds are subsequently directed toward securities and other investment objects. As a result, investors acquire claims on the property of the investment fund. Proceeds from the sale of securities within the fund's portfolio are credited to the fund's account. These proceeds include dividends, interest, coupon income, and other payments made by issuers of securities. Upon withdrawal from the fund, investors receive funds corresponding to their share in the property of the investment fund.

Another important feature of investment funds is that members of the general public who lack sufficient experience in the securities market can also participate as investors. Such investors, acting independently, may be unable to adequately assess investment risks or protect themselves from various financial frauds. At the same time, the loss of investment funds may lead to serious socio-economic conflicts. Therefore, the activities of investment funds are subject to strict state regulation.

Investment funds play a significant role in the effective placement of idle funds into production, thereby contributing to the sustainable development of the national economy. This indicates that, in addition to direct regulation, greater attention should be paid to regulating investment funds through market mechanisms. Moreover, the issue of licensing their activities as professional participants in the securities market remains one of the most pressing challenges today.

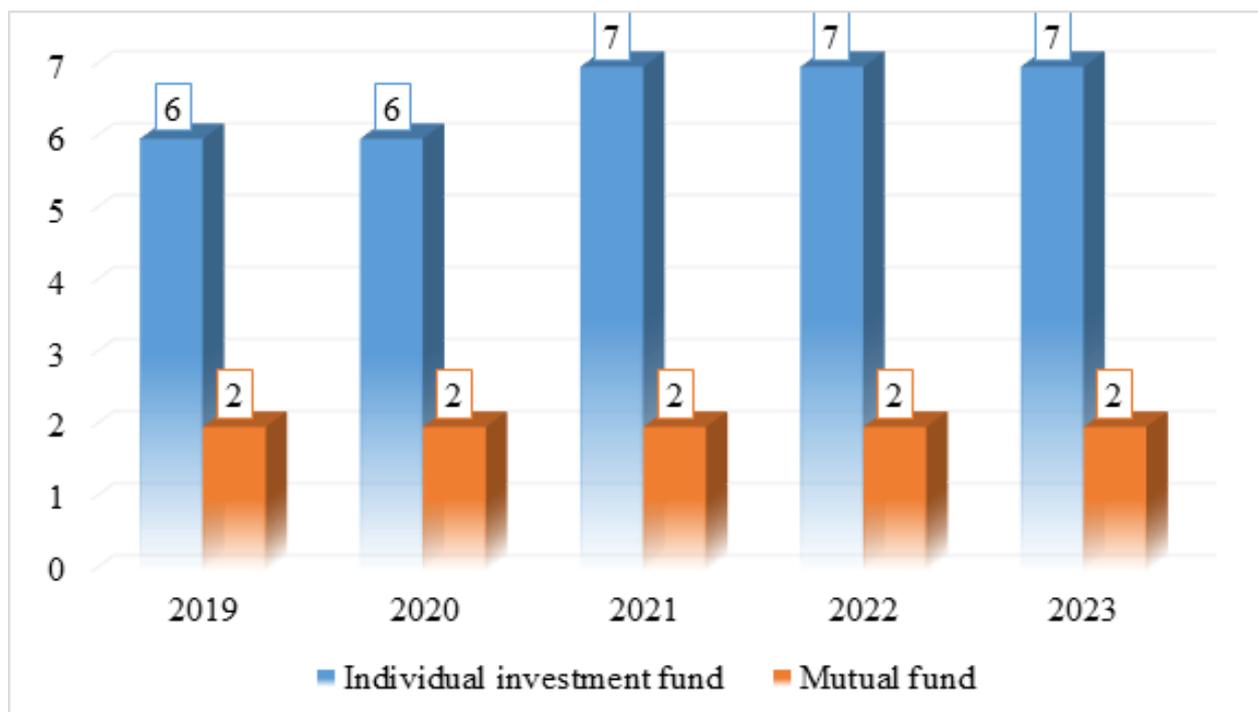


Figure 1. The number of investment funds operating in our country in 2019-2023[12]

The activities of institutional investors are also represented in the securities market of the country. Such investors include investment funds, insurance companies, and commercial banks. The primary objective of institutional investors is to increase capital and ensure its liquidity. Their main function is the active investment of funds in securities.

In 2019-2023, there was almost no change in the number of investment funds operating in the country. While 2 mutual funds and 7 individual investment funds operated in 2019-2020, the number of individual investment funds increased by one in 2021. However, in 2022-2023, no changes were observed in the number of operating investment funds. Figure 1 illustrates data on the volume of securities issued and purchased by investment funds.

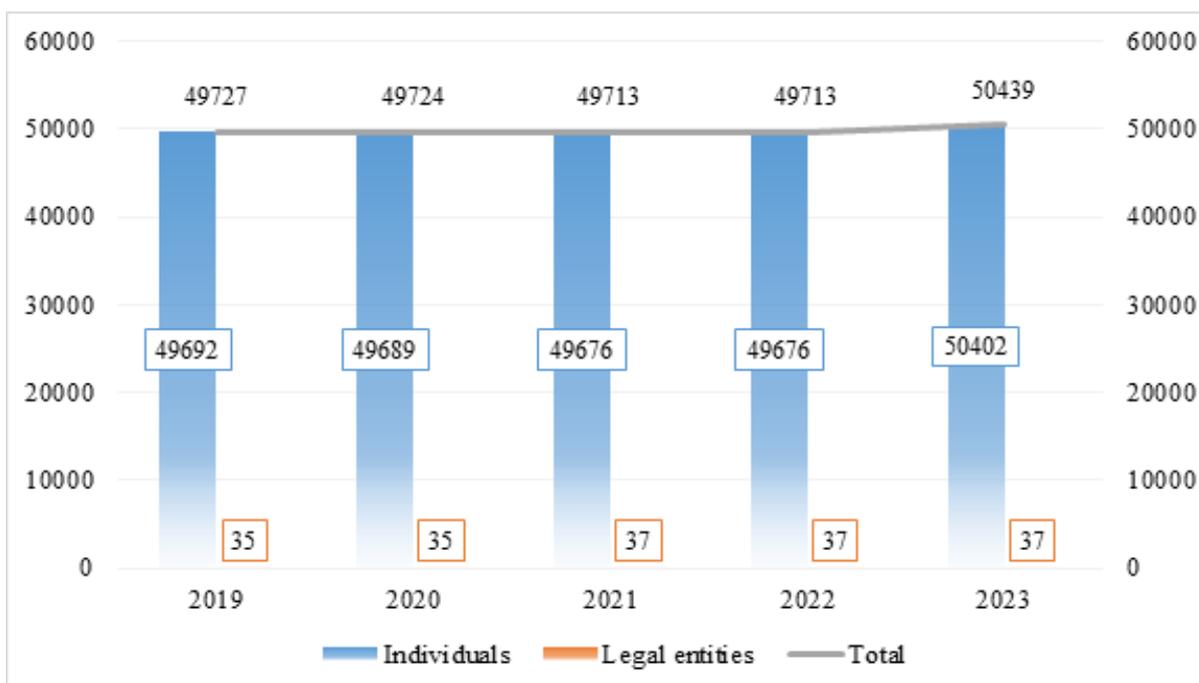


Figure 2. The number of shareholders in investment funds operating in the country in 2019-2023, including individuals and legal entities [12].

In 2023, the total number of shareholders of all investment funds amounted to 50,439, of which 50,402 were individuals and 37 were legal entities.

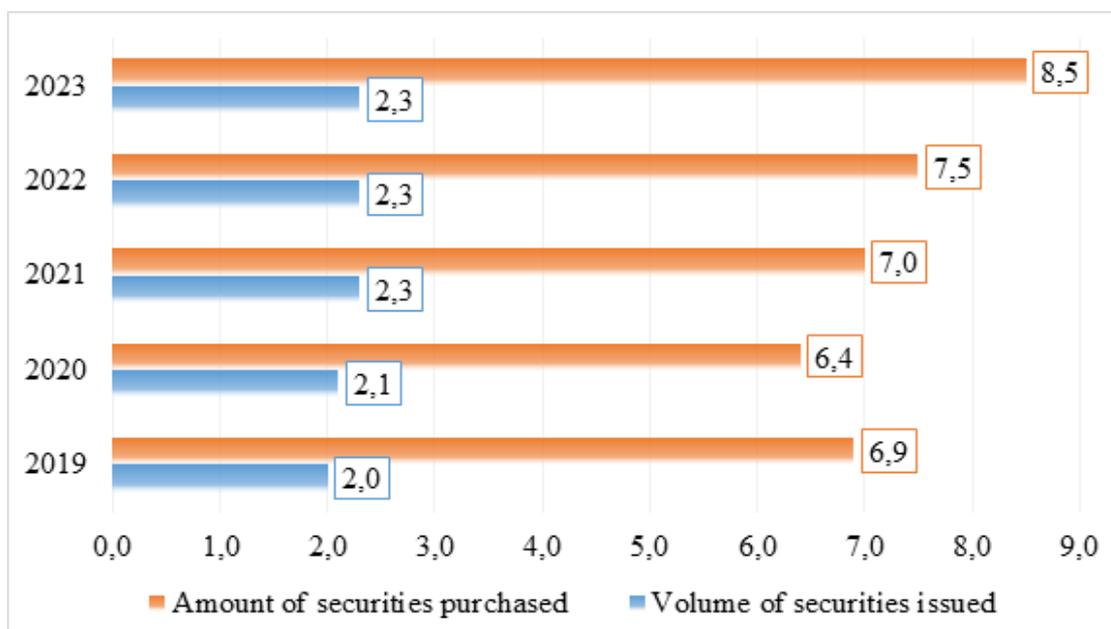


Figure 3. The volume of securities issued and purchased by investment funds operating in the country in 2019-2023 (billion soums).

During the analyzed period, the volume of securities issued by investment funds increased by 15.0% (or 0.3 billion soums), reaching 2.3 billion soums. The volume of purchased securities amounted to 6.9 billion soums in 2019, and by 2023, it increased by 23.2%. This trend necessitates the implementation of reforms by investment funds aimed at attracting retail investors' funds into the financial market.

In our opinion, to further develop investment funds in the country, it is advisable to grant them the status of professional participants in the securities market as institutional investors and to discontinue the licensing of their activities.



## CONCLUSION AND RECOMMENDATIONS

The above analysis shows that investment funds, as financial intermediaries, play an important role in directing the free cash of the population and business entities to the real sector of the economy through the securities market. Their activities enable capital concentration, diversification, and the reduction of investment risks, thereby creating conditions for investors' professional participation in the financial market. At the same time, the profitability of investment funds and the interests of investors are directly dependent on the value of the fund's net assets, which indicates a high degree of dependence of these institutions on market mechanisms.

The fact that the number of investment funds operating in the country during 2019-2023 has remained almost unchanged indicates a low pace of development in this area. Despite the fact that the absolute majority of shareholders are individuals, the relatively slow growth in the volume of securities issued and purchased by investment funds demonstrates the need to further improve mechanisms for attracting retail investors' funds to the financial market. This situation increases the urgency of stimulating the activities of institutional investors and developing stock market infrastructure.

In this context, in the process of developing investment funds in the country, it is important to form them as full-fledged institutional investors and professional participants in the securities market. Rather than excessive direct state regulation, it is advisable to implement institutional reforms aimed at the wider application of market mechanisms, increasing transparency, and protecting investors' rights. As a result, the efficiency of investment funds' activities will increase, ensuring the deepening of the securities market and the sustainable development of the national economy.

### References

1. Republic of Uzbekistan. On Investment and Mutual Funds: Law of June 29-2015, No. 392.
2. McKinnon, R. I. Money and Capital in Economic Development. – Washington: Brookings Institution, 1973.
3. Shaw, E. S. Financial Deepening in Economic Development. – New York: Oxford University Press, 1973.
4. Mishkin, F. S. The Economics of Money, Banking and Financial Markets. – 10th ed. – Boston: Pearson Education, 2016.
5. Bodie, Z., Kane, A., Marcus, A. J. Investments. – 11th ed. – New York: McGraw-Hill Education, 2018.
6. Fabozzi, F. J. Investment Management. – New Jersey: Prentice Hall, 2014.
7. Allen, F., Santomero, A. What Do Financial Intermediaries Do? // Journal of Banking & Finance. – 2001. – Vol. 25. – P. 271–294.
8. Миловидов, В. Д. Паевые инвестиционные фонды. – М.: АНКЛ-ИНФРА-М, 1996. – 68 с.
9. Макаруч, З. Инвестиционные фонды в России и США: анализ законодательства и практики правового регулирования. – М.: Экон-информ, 2002. – 153 с.
10. Karimov, A., Xodiev, B. Moliyaviy bozorlar va investitsiya jarayonlari. – Toshkent: Iqtisodiyot, 2019.
11. Abdurahmonov, O. Kollektiv investitsiyalash institutlarining iqtisodiyotdagi o'ri // Iqtisodiy taraqqiyot va tahlil. – 2021. – No. 3. – B. 45–52.
12. Official website of the Central Depository of the Republic of Uzbekistan.



## 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. № 11

---

© 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>