



# IQTISODIYOT & TARAQQIYOT

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

## №3



# 2026

ISSN: 2992-8982

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



## IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

### Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

*Elektron nashr. 2026-yil, mart.*

### Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

### Muharrir:

Qurbonov Sherzod Ismatillayevich

### Tahrir hay'ati:

**Salimov Oqil Umrzoqov**ich, O'zbekiston Fanlar akademiyasi akademigi  
**Abduraxmanov Kalandar Xodjayev**ich, 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 Kudratillayev**ich, iqtisodiyot fanlari doktori (DSc), professor  
**Axmedov Sayfullo Normatovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Abduraxmanova Gulnora Kalandarovna**, iqtisodiyot fanlari doktori (DSc), professor  
**Kalonov Muxiddin Baxritdinovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Siddiqova Sadoqat G'afforovna**, pedagogika fanlari bo'yicha falsafa doktori (PhD)  
**Xudoyqulov Sadirdin Karimovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Maxmudov Nosir**, iqtisodiyot fanlari doktori (DSc), professor  
**Yuldashev Mutallib Ibragimovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Samadov Asqarjon Nishonovich**, iqtisodiyot fanlari nomzodi, professor  
**Slizovskiy Dimitriy Yegorovich**, texnika fanlari doktori (DSc), professor  
**Mustafakulov Sherzod Igamberdiyevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Axmedov Ikrom Akramovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Eshtayev Alisher Abdug'aniyevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Xajiyev Baxtiyor Dushaboyevich**, iqtisodiyot fanlari doktori (DSc), professor  
**Hakimov Nazar Hakimovich**, falsafa fanlari doktori (DSc), professor  
**Musayeva Shoirazimovna**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), professor  
**Ali Konak (Ali Ko'nak)**, iqtisodiyot fanlari doktori (DSc), professor (Turkiya)  
**Cham Tat Huei**, falsafa fanlari doktori (PhD), professor (Malayziya)  
**Foziljonov Ibrohimjon 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 Makhamatjon o'g'li**, TDIU ITI departamenti rahbari  
**Ochilov Bobur Baxtiyor o'g'li**, TDIU katta o'qituvchisi  
**Golisheva Yelena Vyacheslavovna**, iqtisodiyot fanlari nomzodi, dotsent.  
**Abdulkarimova Dinara Rustamxonovna**, bank-moliya akademiyasi professori, DSc., professor.  
**Ikramov Murod Akramovich**, iqtisodiyot fanlari doktori (DSc), professor  
**Nazarova Ra'no Rustamovna**, iqtisodiyot fanlari doktori (DSc), professor



## IQTISODIYOT & TARAQQIYOT

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

### Editorial board:

**Salimov Okil Umrzokovich**, Academician of the Academy of Sciences of Uzbekistan  
**Abdurakhmanov Kalandar Khodjavevich**, Academician of the Academy of Sciences of Uzbekistan  
**Sharipov Kongiratbay Avezimbetovich**, Doctor of Technical Sciences (DSc), Professor  
**Rae Kwon Chung**, South Korea, Honorary Professor at TSUE, Nobel Prize Laureate  
**Osman Mesten**, Member of the Turkish Parliament, Head of the Turkey–Uzbekistan Friendship Society  
**Akhmedov Durbek Kudratillayevich**, Doctor of Economic Sciences (DSc), Professor  
**Akhmedov Sayfullo Normatovich**, Doctor of Economic Sciences (DSc), Professor  
**Abdurakhmanova Gulnora Kalandarovna**, Doctor of Economic Sciences (DSc), Professor  
**Kalonov Mukhiddin Bakhridinovich**, Doctor of Economic Sciences (DSc), Professor  
**Siddikova Sadokat Gafforovna**, Doctor of Philosophy (PhD) in Pedagogical Sciences  
**Khudoykulov Sadirdin Karimovich**, Doctor of Economic Sciences (DSc), Professor  
**Makhmudov Nosir**, Doctor of Economic Sciences (DSc), Professor  
**Yuldashev Mutallib Ibragimovich**, Doctor of Economic Sciences (DSc), Professor  
**Samadov Askarjon Nishonovich**, Candidate of Economic Sciences, Professor  
**Slizovskiy Dmitriy Yegorovich**, Doctor of Technical Sciences (DSc), Professor  
**Mustafakulov Sherzod Igamberdiyevich**, Doctor of Economic Sciences (DSc), Professor  
**Akhmedov Ikrom Akramovich**, Doctor of Economic Sciences (DSc), Professor  
**Eshtayev Alisher Abduganiyevich**, Doctor of Economic Sciences (DSc), Professor  
**Khajiyev Bakhtiyor Dushaboyevich**, Doctor of Economic Sciences (DSc), Professor  
**Khakimov Nazar Khakimovich**, Doctor of Philosophy (DSc), Professor  
**Musayeva Shoira Azimovna**, Doctor of Philosophy (PhD) in Economic Sciences, Professor  
**Ali Konak**, Doctor of Economic Sciences (DSc), Professor (Turkey)  
**Cham Tat Huei**, Doctor of Philosophy (PhD), Professor (Malaysia)  
**Foziljonov Ibrokhimjon Sotvoldikhoja ugli**, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor  
**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 Makhamatjon ugli**, Head of the Department of Scientific Research and Innovations, TSUE  
**Ochilov Bobur Bakhtiyor ugli**, Senior lecturer at TSUI  
**Golisheva Yelena Vyacheslavovna**, Candidate of Economic Sciences, Associate Professor.  
**Abdukarimova Dinara Rustamkhanovna**, Doctor of Economic Sciences (DSc), Professor  
**Ikramov Murod Akramovich**, Doctor of Economic Sciences (DSc), Professor  
**Nazarova Ra'no Rustamovna**, Doctor of Economic Sciences (DSc), Professor

### Ekspertlar kengashi:

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

### Board of Experts:

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

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

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

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

RAQAMLI IQTISODIYOTDA TADBIRKORLIK SUBYEKTLARI FAOLIYATINING IQTISODIY XAVFSIZLIGIGA TA'SIR ETUVCHI TIZIMLASHTIRILGAN TAHDIDLAR.....	40
<b>Qodirov Tuyg'un Uzoqovich, Nabiyev Bexzod Shavkatovich</b>	
SANOAT TARMOQLARINI RIVOJLANTIRISHDA INNOVATSIYA VA TEXNOLOGIK MODERNIZATSIYANING O'RNI .....	44
<b>Boboqulov Sanjar Bahromqulovich</b>	
YASHIRIN IQTISODIYOTNI BAHOLASHNING USLUBIYOTI VA UNING SOLIQ TIZIMIDA QO'LLANILISHI .....	49
<b>To'xtabayev Oybek Odilovich</b>	
YASHIRIN IQTISODIYOTNI QISQARTIRISHDA RAQAMLI TEXNOLOGIYALARDAN FOYDALANISH BO'YICHA ILG'OR XORIJIY TAJRIBALAR.....	56
<b>Ismailov Bobir Salomovich</b>	
TIJORAT BANKLARI INVESTITSIYA FAOLIYATINI RIVOJLANTIRISHNING ILMIY-NAZARIY JIHATLARI .....	62
<b>Yangiboyev F.B.</b>	
MINTAQAVIY IQTISODIY SALOHİYATDAN FOYDALANISH SAMARADORLIGINI BAHOLASH.....	68
<b>Turayev Og'abek Kaxramonovich</b>	
XORIJIY MAMLAKATLARDA TO'QIMACHILIK KLASTERLARINI RIVOJLANTIRISH TAJRIBASI.....	75
<b>Yusupova Feruza Yo'ldoshevna</b>	
BANK XIZMATLARI SIFATINI BOSHQARISHNING INTEGRATSION VA ADAPTIV MODEL.....	83
<b>Ibroximov Ilxomjon Shavkatjon o'g'li</b>	
QURILISH TASHKILOTLARI FAOLIYATINING MOLIYAVIY BARQARORLIGINI EKONOMETRIK MODELLAR ASOSIDA BAHOLASH .....	89
<b>Qidirniyazov Ajiniyaz Sherniyazovich</b>	
ICHKI NAZORAT VA KORPORATIV BOSHQARUV TIZIMIDAGI XAVFLARNI BOSHQARISH .....	94
<b>Islamova Nargiza Mirzaxidovna</b>	
TURIZMNING MINTAQADA IQTISODIY RIVOJLANISHIGA TA'SIRI .....	104
<b>Rasulova Muxabbat Teshabayevna, Normurodov Sarvar Norboy o'g'li</b>	
O'ZBEKISTONDA INVESTITSIYALARNI JALB QILISH ORQALI INVESTITSION JOZIBADORLIKNI OSHIRISHNING HOZIRGI KUNDAGI HOLATI TAHLILI .....	111
<b>Begamov S.X.</b>	
RETHINKING JOB CREATION: ONTOLOGICAL AND EPISTEMOLOGICAL FOUNDATIONS OF MACROECONOMIC EMPLOYMENT ANALYSIS.....	116
<b>Zakhidov Azizbek Rustamovich</b>	
HUDUDIY TURIZM KLASTERLARINI SHAKLLANTIRISH VA ULARNING IQTISODIY SAMARADORLIGINI OSHIRISH.....	125
<b>Ro'zimova Xusnora Mirzobek qizi</b>	
SUG'URTACHILIK VA O'ZBEKISTONDA SUG'URTA SEKTORINING HOLATI.....	129
<b>O'runboyeva Sotima Alisher qizi</b>	
GO'SHT VA GO'SHT MAHSULOTLARINI SANOAT USULIDA QAYTA ISHLASHDA XORIJIY MAMLAKATLAR TAJRIBALARI.....	134
<b>Kaydarova Sitora Suranbay qizi</b>	
KORXONALAR QIYMATINI BAHOLASH VA BOZOR BAHOSINI SHAKLLANTIRISH METODOLOGIYASI.....	139
<b>Abduraxmanov Sherzodbek Ravshanovich</b>	
YASHIL IQTISODIYOT: EKOLOGIK BARQARORLIK VA IQTISODIY SAMARADORLIK UYG'UNLIGI.....	145
<b>Jamaldinova Asalxon Saliyevna</b>	
2025-YILDA O'ZBEKISTON UCHUN ENG YAXSHI 10 TA TRANSPORT TEXNOLOGIYALARI VA INNOVATSIYALARI .....	151
<b>Mamasaliyeva Mukaddas Ibadullayevna, Beketov Timur Kazakbayevich</b>	



MAHSULOT TANNARXINI ANIQLASHNING INTEGRATSIYALASHGAN YONDASHUVLARI: AN'ANAVIY VA ZAMONAVIY TIZIMLAR QIYOSIY TAHLILI .....	155
Tulyaganov Abdumalik Abdiraximovich	
ИННОВАЦИОННО-ИНВЕСТИЦИОННАЯ ДЕЯТЕЛЬНОСТЬ В НАЦИОНАЛЬНОЙ ЭКОНОМИКЕ: ИНТЕРПРЕТАЦИЯ ТЕОРЕТИЧЕСКИХ ПОДХОДОВ .....	163
Хайдарова Ёркиной Аскар кизи	
RAQAMLI IQTISODIYOT SHAROITIDA INNOVATSION TADBIRKORLIKNI QO'LLAB-QUVVATLASHNING FISKAL VA INSTITUTSIONAL MEKANIZMLARI .....	170
Mamatova Nodira Mirzavaliyevna	
ЗЕЛЕНАЯ ЭКОНОМИКА И УСТОЙЧИВЫЕ ИНВЕСТИЦИИ: ФОРМИРОВАНИЕ ИНВЕСТИЦИОННОЙ МОДЕЛИ ПЕРЕХОДА ТЕПЛИЧНЫХ ХОЗЯЙСТВ ТАШКЕНТСКОЙ АГЛОМЕРАЦИИ НА СОЛНЕЧНЫЕ СИСТЕМЫ ЭНЕРГОСНАБЖЕНИЯ .....	178
Срджиддинова Зарина Хайриддиновна, Абдувалиева Зилола Абдуллаевна	
МАМЛАКАТИМИЗДА QISHLOQ HUDUDLARIDA XIZMATLAR SOHASINI RIVOJLANTIRISHNING AHAMIYATI .....	186
Yuldashova Nilufar Ziyabayevna	
RIVOJLANISHDA RAQOBAT EMAS, BALKI HAMKORLIKNING USTUVORLIGI: NAZARIY VA AMALIY TAHLIL .....	190
Xolmirzayev Ulug'bek Abdulazizovich	
IJTIMOY HIMOYA QAMROVINI KENGAYTIRISH MEKANIZMLARI VA "QAMRAB OLINMAGAN O'RTA QATLAM" MUAMMOSI .....	196
Bafoev Farrux Jo'raqulovich	
RAQAMLI TEXNOLOGIYALAR YORDAMIDA EKOLOGIK BOSHQARUVNI TAKOMILLASHTIRISH .....	202
Shanazarova Gulyoraxon Baxtiyarovna	
O'ZBEKISTON STARTAP EKOTIZIMIDA INVESTITSIYA JALB QILISH JARAYONINING INSTITUTSIONAL MUAMMOLARI VA ULARNI BARTARAF ETISH MEKANIZMLARI .....	208
Xoliqova Xurshidaxon Xayotjon qizi	
INNOVATSION IQTISODIYOTNI RIVOJLANTIRISH SHAROITIDA STARTAP EKOTIZIMINI SHAKLLANTIRISHNING NAZARIY JIHLTLARI .....	214
Usmanov Gafurjon Shavkatovich	
QURILISHDA ISHLAB CHIQRISH VA SIFATNI BOSHQARISH TIZIMLARINING RIVOJLANISHI .....	220
Buriyev Xakim Toshimovich, Usmanov Ilxom Achilovich	
O'ZBEKISTONDA INVESTITSION MUHITNI TAKOMILLASHTIRISHNING STRATEGIYALARI .....	225
Xolov Sherali Axrorboyevich	
2010-2024-YILLARDA O'ZBEKISTONDA TO'QIMACHILIKNI INVESTITSIYALASHNING EKONOMETRIK TAHLILI .....	229
Ashurov Shuhratbek Qudrat o'g'li	
TIJORAT BANKLARI MOLIYAVIY XAVFSIZLIGINI TA'MINLASHNING ZAMONAVIY USULLARI .....	233
Sherbekova Kamola Norbekovna	
AHOLI MOLIYAVIY SAVODXONLIGI DARAJASI VA UNI BAHOLASHNING ILMIY-USLUBIY ASOSLARI .....	243
Abduvoxidov Akmal Abdulazizovich	
MARKAZIY BANK KURS SIYOSATI SAMARADORLIGINI OSHIRISH USULLARI .....	249
Saydullayev Nodirbek Narzullaevich	
O'ZBEKISTON MINTAQALARIDA BARQAROR TURIZMNI RIVOJLANTIRISH SALOHİYATI VA MUAMMOLARI .....	258
Raupov Shuxrat Soyibovich	
ЭКОТУРИЗМ В УЗБЕКИСТАНЕ: СОВРЕМЕННОЕ СОСТОЯНИЕ И ПЕРСПЕКТИВЫ УСТОЙЧИВОГО РАЗВИТИЯ .....	264
Абидова Дилфуза Игамбердиевна, Рахматуллаева Зулайхо Хасан кизи	
DIGITAL ECONOMY AND ARTIFICIAL INTELLIGENCE: BUSINESS CHANGE IN THE REGIONS .....	270
Abdullayev Muzaffar Abdujabbarovich	



QISHLOQ XO'JALIK MAHSULOTLARINI QAYTA ISHLASHDA IOT TEXNOLOGIYALARIDAN FOYDALANISH.....	273
<b>Mirzaev Dilshod Artikovich</b>	
ПРАКТИЧЕСКИЕ АСПЕКТЫ ПРИМЕНЕНИЯ МЕХАНИЗМОВ ФИНАНСИРОВАНИЯ СТАРТАП-ПРОЕКТОВ В ВУЗАХ УЗБЕКИСТАНА.....	279
<b>Касимова Наргиза Сабитджановна</b>	
YASHIL IQTISODIYOTNING NAZARIY ASOSLARI VA UNGA ILMIY YONDASHUVLAR.....	284
<b>Ismoyilova Mahliyo Oybek qizi</b>	
BOSHQARUVDA ZAMONAVIY YONDASHUVLAR (OLIV TA'LIM MISOLIDA).....	289
<b>Karieyva Gulnora Abdullayevna, Normurodov Sarvar Norboy o'g'li</b>	
TIJORAT BANKLARIDA KORPORATIV MIJOZLARGA XIZMAT KO'RSATISHNING AMALDAGI HOLATI VA ASOSIY TENDENSIYALARI.....	295
<b>Qurbonov Odilbek Ro'zmatovich</b>	
O'ZBEKISTONDA SPORT FEDERATSIYALARI VA ASSOTSIATSIYALARINI SAMARALI BOSHQARISH TIZIMINI MODERNIZATSIYA QILISH YO'LLARI.....	302
<b>Umed Farmonkulovich Radjabov</b>	
XIZMAT KO'RSATISH KORXONALARI FAOLIYATI SAMARADORLIGINI OSHIRISHGA QARATILGAN IQTISODIY MEKANIZMNI TAKOMILLASHTIRISHNING USTUVOR YO'NALISHLARI VA ULARNING AMALIY AHAMIYATI.....	307
<b>Mullayeva Mexrangiz Axtam qizi</b>	
KICHIK BIZNESNI RIVOJLANTIRISHNING IQTISODIY MUAMMOLARI VA ULARNI BARTARAF ETISH YO'LLARI (NAMANGAN VILOYATI MISOLIDA).....	313
<b>Xolmirzayev Ulug'bek Abdulazizovich, Muradova Nazira Raximjanovna</b>	
RAQAMLI MARKETING VA ONLAYN PLATFORMALAR ORQALI EKOTURISTIK MAJMUALARNI OMMALASHTIRISH TRENDI.....	318
<b>Xolmatova Parvina Asliddin qizi</b>	
O'ZBEKISTONDA SOLIQ MA'MURCHILIGI STRATEGIYASINI TAKOMILLASHTIRISH MASALALARI VA ULARNI YECHIMLAR.....	323
<b>Normurzayev Umid Xolmurzayevich</b>	
РАЗВИТИЕ ДИСТАНЦИОННОГО БАНКОВСКОГО ОБСЛУЖИВАНИЯ В ХОРЕЗМСКОЙ ОБЛАСТИ НА ОСНОВЕ ТЕХНОЛОГИЙ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА КАК ФАКТОР РЕГИОНАЛЬНОГО ЭКОНОМИЧЕСКОГО РОСТА.....	327
<b>Бахтиёрров Худайберган Хамдам угли</b>	
MAHALLIY BUDJETLARDA TRANSFERTLARGA QARAMLIK DARAJASINI BAHOLASH (XORAZM VILOYATI MISOLIDA).....	335
<b>Xudoyqulov Hamidjon Abdullayevich</b>	
QORAQALPOG'ISTON QISHLOQ XO'JALIGIDA RESURLARDAN SAMARALI FOYDALANISHNI BOSHQARISHNING INNOVATSION YONDASHUVLARI.....	342
<b>Tajibaev Berdax Asqarbay uli</b>	
XIZMAT KO'RSATISH SOHASIDA INNOVATSION JARAYONLARNI JADALLASHTIRISH MEKANIZMLARINI TAKOMILLASHTIRISH.....	347
<b>Ashurova Maftuna Ortiq qizi</b>	
STRATEGIC DIRECTIONS FOR INCREASING CAPITAL EFFICIENCY OF COMMERCIAL BANKS: DIGITALIZATION AND RISK MANAGEMENT INTEGRATION.....	352
<b>Sadullaeva Mokhinur Aziz kizi</b>	



# STRATEGIC DIRECTIONS FOR INCREASING CAPITAL EFFICIENCY OF COMMERCIAL BANKS: DIGITALIZATION AND RISK MANAGEMENT INTEGRATION

Sadullaeva Mokhinur Aziz kizi

PhD student of TSUE

**Abstract.** The purpose of the three articles is to conduct an empirical analysis of the impact of digitalization of banking services and risk-adjusted management on capital and the author's control index level, as well as the impact of digitalization and risk-management integration on bank capital development and risk-adjusted profitability at the scientific level. The statistically significant relationship between the level of digitalization, risk indicators, and return on capital in commercial banks of our country was proven through empirical analysis of the problem.

**Key words:** commercial banks, bank capital, capital efficiency, risk management, return on capital, digitalization, risk management, ROE, ROA, diversification, reserve.

**Annotatsiya.** Ushbu maqolalarning maqsadi bank xizmatlarini raqamlashtirish va riskka moslashtirilgan boshqaruvning bank kapitali hamda muallif tomonidan ishlab chiqilgan nazorat indeksi darajasiga ta'sirini empirik tahlil qilish, shuningdek raqamlashtirish va risk-menejment integratsiyasining bank kapitali rivoji hamda riskka moslashtirilgan rentabellikka ta'sirini ilmiy jihatdan o'rganishdan iborat. Tadqiqot doirasida empirik tahlil asosida mamlakatimiz tijorat banklarida raqamlashtirish darajasi, risk ko'rsatkichlari va kapital rentabelligi o'rtasida statistik jihatdan ahamiyatli bog'liqlik mavjudligi isbotlandi.

**Kalit so'zlar:** tijorat banklari, bank kapitali, kapital samaradorligi, risk menejmenti, kapital rentabelligi, raqamlashtirish, ROE, ROA, diversifikatsiya, rezervlar.

**Аннотация.** Цель данных статей заключается в проведении эмпирического анализа влияния цифровизации банковских услуг и риск-ориентированного управления на банковский капитал и уровень авторского контрольного индекса, а также в научном исследовании влияния интеграции цифровизации и риск-менеджмента на развитие банковского капитала и риск-скорректированную прибыльность. На основе эмпирического анализа доказано наличие статистически значимой взаимосвязи между уровнем цифровизации, показателями риска и доходностью капитала в коммерческих банках нашей страны.

**Ключевые слова:** коммерческие банки, банковский капитал, эффективность капитала, риск-менеджмент, доходность капитала, цифровизация, ROE, ROA, диверсификация, резервы.

## INTRODUCTION

Today, the banking system has become not only a financial intermediary, but also a high-tech industry. Within the framework of the implementation of the Decree of the President of the Republic of Uzbekistan "On the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020-2025", the privatization of banks and increasing their competitiveness have been identified as a priority task.<sup>1</sup>

<sup>1</sup> Decree of the President of the Republic of Uzbekistan No. PF-5992 of May 12, 2020 "On the Strategy for Reforming the Banking System of the Republic of Uzbekistan for 2020-2025".



The “Uzbekistan – 2030” Strategy<sup>2</sup> sets out a number of measures to develop the country’s banking system. For example, in accordance with the Strategy, it is planned to complete the transformation of the banking system, increase the share of private banks to 60 percent of total bank assets by 2025, and ensure financial stability in the banking system, with the support of the International Monetary Fund, to identify possible risks in the economy, develop stress test models aimed at assessing their impact on the stability of the banking system, and create macroprudential buffers.

In the conditions of modern global economic instability and digital transformation, the stability of commercial banks directly depends on the level of their capital provision and the efficiency of its use. Bank capital is not only a financial “safety cushion” (buffer), but also the main resource that determines the pace of bank development. The introduction of Basel III and IV standards imposes new requirements on banks to improve the quality and profitability of capital. Therefore, scientific research on ways to increase capital efficiency is of urgent importance for bank management.

## REVIEW OF LITERATURE ON THE SUBJECT

The issue of improving capital efficiency in commercial banks has been widely examined in modern financial and banking research. Scholars emphasize that bank capital plays a critical role in maintaining financial stability, supporting credit expansion, and ensuring the resilience of financial institutions to external shocks. In the context of rapid digital transformation and growing financial risks, the integration of digital technologies with advanced risk management practices has become a key strategic direction for increasing the efficiency of bank capital.

One of the most influential contributions to the theory of banking stability and capital regulation belongs to Douglas W. Diamond and Philip H. Dybvig. In their seminal study published in 1983, the authors developed a theoretical model explaining the role of banks as financial intermediaries and highlighted the importance of maintaining adequate capital buffers to prevent financial instability. Their research demonstrated that bank capital functions as a protection mechanism that strengthens depositor confidence and enhances the resilience of the banking system. Later empirical studies confirmed that stronger capitalization significantly improves the ability of banks to absorb financial shocks and maintain stable operations during periods of economic turbulence.

Further development of the theory of bank capital regulation was provided by Anat Admati and Martin Hellwig. In their well-known work *The Bankers’ New Clothes*, published in 2013, the authors critically analyzed the structure of bank capital and argued that higher equity capital ratios improve both the stability and efficiency of banks. According to their findings, well-capitalized banks face lower risk levels, demonstrate stronger market confidence, and are able to allocate financial resources more efficiently. The authors also emphasized that insufficient capitalization may lead to excessive risk-taking behavior and weaken financial sustainability.

Another important contribution to the understanding of bank capital efficiency is associated with the research of Allen N. Berger. In several empirical studies conducted together with Christa H. S. Bouwman, the authors investigated the relationship between bank capital and financial performance. Their research published in 2013 demonstrated that higher capital levels contribute to improved profitability and stability of banks, particularly during financial crises. The authors also highlighted that adequate capital structures allow banks to expand lending activities while maintaining acceptable levels of risk exposure.

The relationship between risk management and banking performance has also been widely explored in financial literature. René M. Stulz emphasized that effective risk management systems play a crucial role in improving corporate value and financial stability. In his research on risk management and corporate governance, Stulz argued that integrating risk management mechanisms into strategic decision-making processes allows financial institutions to optimize capital allocation and reduce the probability of systemic failures.

Another significant contribution was made by Robert C. Merton, who developed the concept of integrated financial risk management. Merton demonstrated that modern financial institutions must adopt advanced quantitative models to assess and manage different categories of risks, including credit, market, and operational risks. His research emphasized that efficient risk measurement tools help banks allocate capital more rationally and improve overall financial performance.

In recent years, the rapid development of digital technologies has significantly transformed banking operations and capital management practices. Erik Brynjolfsson and Andrew McAfee highlighted that digital transformation fundamentally changes the structure of financial services and increases operational efficiency through automation, data analytics, and artificial intelligence. According to their analysis, digital technologies enable banks to reduce transaction costs, improve decision-making processes, and enhance the productivity of financial resources.

<sup>2</sup> Decree of the President of the Republic of Uzbekistan No. PF-158 dated September 11, 2023. On the strategy «Uzbekistan - 2030» // National database of legislative information, 12.09.2023, No. 06/23/158/0694; 29.12.2023, No. 06/23/214/0984.



The impact of financial technology on banking efficiency has also been examined by Ross P. Buckley, Douglas W. Arner, and Dirk A. Zetsche. Their research on fintech development and financial innovation demonstrated that digital financial technologies improve financial intermediation, expand access to banking services, and strengthen competition within the financial sector. The authors emphasized that fintech solutions such as digital platforms, blockchain technologies, and artificial intelligence significantly enhance the efficiency of financial resource allocation.

Another important line of research focuses on the role of digitalization in improving banking productivity and profitability. Thorsten Beck, Robert Cull, and other scholars analyzed the structural transformation of banking systems in developing economies. Their findings indicate that digital banking services improve financial inclusion, reduce operational costs, and enhance the efficiency of capital utilization. These results are particularly relevant for emerging economies where banking systems are undergoing rapid modernization.

The integration of digital technologies with risk management systems has become a new strategic direction in banking development. Andrew Lo proposed the concept of adaptive financial systems, emphasizing that financial institutions must continuously update their risk management models in response to technological innovation and changing market conditions. According to his research, digital analytics and big data technologies enable banks to improve risk forecasting and strengthen capital management strategies.

Modern banking literature also highlights the importance of regulatory frameworks in improving capital efficiency. The Basel Committee on Banking Supervision introduced international standards that regulate capital adequacy and risk management in banking institutions. The Basel III framework strengthened requirements for capital buffers, liquidity coverage, and stress testing procedures. Scholars such as Hyun Song Shin have emphasized that these regulatory reforms play a crucial role in improving the resilience and efficiency of banking systems worldwide.

Overall, the existing literature demonstrates that increasing the efficiency of bank capital requires a comprehensive approach that combines strong capitalization, effective risk management systems, and advanced digital technologies. The integration of digitalization and risk management mechanisms allows commercial banks to optimize capital allocation, improve operational efficiency, and strengthen financial stability. These findings provide an important theoretical and methodological basis for developing strategic directions aimed at increasing capital efficiency in modern banking systems.

## RESEARCH METHODOLOGY

This study uses a number of methodological approaches to identify the impact of digital banking services and risk-based management mechanisms on capital efficiency and identify priority areas. Through the method of theoretical analysis, scientific literature, state strategies and regulatory documents on bank capital efficiency and the development of the digital economy were analyzed, which made it possible to identify the main characteristics of the banking system. Also, using the comparative method, the factors affecting the stability of banks operating in the digital economy were studied on the example of developed and developing countries. In this regard, modern approaches that have a positive impact on bank capital efficiency were identified.

The results of the empirical analysis confirm that the integration of digitization and risk management is a decisive strategic factor in increasing the capital efficiency of commercial banks.

This integration allows accelerating capital turnover, reducing risks serves to minimize and ensure the financial stability of the bank. These methodological approaches helped to draw scientifically based conclusions in achieving the research goal.

## ANALYSIS AND RESULTS

In our country, it is important to introduce specific approaches that fully meet national interests in ensuring the stability of the banking and financial system, transform the banking sector and reduce the state's share in it, attract foreign capital to the banking system, and introduce modern methods in the provision of services by banks.

The first step is to take measures to reduce the impact of existing risks in the activities of banks by effectively managing them, and in our opinion, it is necessary to start by creating equal competitive conditions for banks and developing interbank competition.

To do this, it is necessary to reduce the state share in the capital of commercial banks and state participation in the activities of banks. The implementation of the established tasks of increasing the share of assets of banks without state share in the total volume of assets of the banking system from the current 15 percent to 60 percent by 2025, and increasing the share of banks' liabilities to the private sector in the total volume of banks' liabilities from the current 28 percent to 70 percent by the end of 2025 will significantly reduce the weight and impact of risks in banks.



However, for the sustainable development of the economy of our republic, banks must transform free financial resources into capital through a market mechanism should be increased. Then commercial banks will carry out effective investment activities, the share of problem loans will decrease, and their income will increase. For this, it is necessary to sharply reduce the state's share in the banking sector.

The acceleration of digital transformation processes in the global financial system requires a new scientific perspective on the issue of increasing capital efficiency in the activities of commercial banks. In traditional approaches, bank capital efficiency was assessed mainly through ROA and ROE indicators, but in modern conditions these indicators do not fully reflect risk factors. Therefore, it is important to comprehensively assess bank capital efficiency based on digitization and risk management integration.

In the current financial market conditions, the rapid development of digital technologies makes the issue of increasing capital efficiency in the activities of commercial banks relevant. Although in traditional banking practice, capital efficiency is mainly assessed through ROE and ROA indicators, this approach does not fully take into account risk factors.

In the context of global competition, increasing the efficiency of bank capital should not be limited to traditional methods, but should be implemented through a digitalization strategy.

Digitalization serves to increase the efficiency of capital use by automating banking operations, accelerating data flow, and reducing the impact of the human factor.

In increasing the capital efficiency of commercial banks, digitalization is not just a technical process, but a new paradigm of capital management. It allows the bank to perform more operations with less capital (Capital Optimization) and insure risks with data rather than capital (Data-driven Risk Management).

Digital banking services (internet banking, mobile banking, online lending, digital payment systems) are an important factor that accelerates the capital turnover process.

To ensure the stability of commercial banks, the efficiency of bank capital is improved by increasing the asset turnover rate, expanding banking services, and increasing interest and commission income.

One of the main factors that negatively affects the efficiency of bank capital is high operating costs. Through digitization, optimization of branch networks, This problem is eliminated by reducing paper turnover, introducing automated accounting and control systems.

Reducing operating costs leads to an increase in the bank's net profit, which in turn directly ensures an increase in ROE and ROA indicators.

The efficiency of a bank's capital is directly related not only to the volume of income, but also to the level of risk. High-risk operations can bring high income in the short term, but in the long term lead to a loss of capital.

Therefore, in modern banking practice, increasing capital efficiency is impossible without effective risk management. In modern banks, the risk management system must operate in deep integration with digital technologies. This is ensured by automated credit scoring, risk assessment based on Big Data, real-time monitoring and stress testing.

This integration reduces credit risks, reduces the share of problem assets, and eases the pressure on capital adequacy. That is, the use of digital technologies, artificial intelligence, and scoring systems here will tell the bank more precisely which clients to grant credit to. This will reduce the share of problem loans (NPL) and increase the return on capital.

One of the main tasks of risk management is to protect the bank's capital from losses. The digitized risk management system provides a stable capital turnover through anti-fraud mechanisms, early warning systems, and portfolio diversification analysis, as a result of which the return on capital in commercial banks stabilizes, the bank's financial stability is strengthened, and its resilience to external influences increases.

According to Basel III standards, a bank must form its capital based on the riskiness of its assets. To improve capital efficiency, the following should be done:

- asset restructuring: Get rid of high-risk but low-yielding assets.
- loan portfolio diversification: Spread loans across different sectors and small businesses to reduce capital requirements.
- reserve optimization: Avoid excessive provisioning by accurately estimating expected credit losses based on IFRS-9 standards.

The size of the bank's capital and its stability serve as the main source of ensuring the financial stability of the banking system. The main reason for this is that bank capital performs a protective function in the financial and banking system, that is, in the event of any negative situation or loss, capital is the first to be used. It is not for nothing that international requirements for banking supervision also set standards for bank capital.

In 2023, the total capital of the banking system of our country increased by 22%, reaching 97 trillion soums at the end of the year, and the authorized capital increased by 15%, reaching almost 69 billion UZB soums (Figure 1).

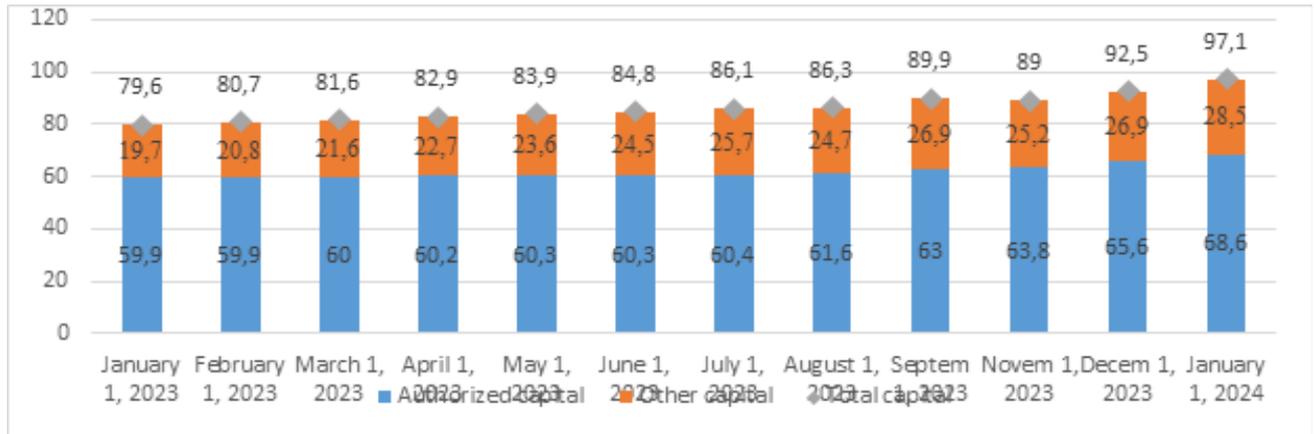


Figure 1. Banking system capitalization level, in billion UZS<sup>3</sup>

The results of the analysis show that during the period under review, the total capital of the banking system had a steady growth trend, from 79.6 trillion soums at the beginning of 2023 to 97.1 trillion soums as of January 1, 2024. This indicates a significant increase in the total capital during the analyzed period.

The analysis of the capital structure shows that the authorized capital, constituting the main share, increased from 59.9 trillion soums in January 2023 to 68.6 trillion soums in January 2024. The steady growth in the authorized capital indicates the effectiveness of the measures taken by the state and banks to attract additional capital, aimed at strengthening the financial stability of banks.

At the same time, a gradual increase in other types of capital was also observed, supporting the growth of total capital. This situation indicates that the banking system is consistently implementing a policy aimed at diversifying capital sources and increasing risk tolerance.

In general, the increase in the level of capitalization of the banking system confirms that commercial banks are creating a solid foundation for increasing their risk tolerance, expanding their lending capacity, and ensuring financial stability. This trend also makes it urgent to further increase capital efficiency in the banking system, in particular, to improve the quality of capital use and improve risk-based management mechanisms.

The importance of capital adequacy is explained by the following: protecting the interests of customers: it protects the funds of depositors and creditors; preventing crises: the capital reserve protects the bank from financial crises, serves to reduce the impact of possible losses and prevents losses; increasing confidence: it ensures confidence in the banking system among investors and customers, increases the stability of resources (Figure 2).

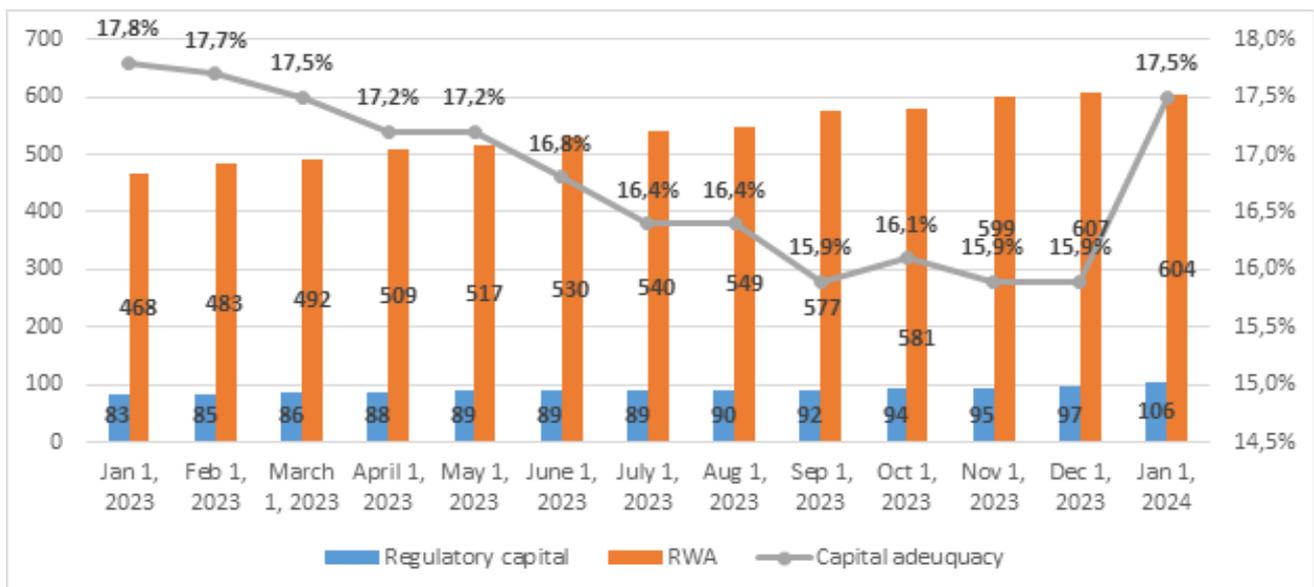


Figure 2. Dynamics of capital adequacy<sup>4</sup>

3 Developed based on information provided by the author

4 Developed based on information provided by the author.



Analysis of the data shows that during 2023–2024, the volume of regulatory capital and risk-weighted assets in the banking system had a consistent growth trend. In particular, regulatory capital increased from 83 trillion soums at the beginning of 2023 to 106 trillion soums by the end of 2024, while the volume of risk-weighted assets increased from 468 trillion soums to 604 trillion soums. At the same time, there was an imbalance between the growth rates of capital and assets, with the growth rate of risk-weighted assets exceeding the growth rate of regulatory capital. As a result, the capital adequacy ratio gradually decreased during 2023, falling from 17.8 percent to 15.9 percent. This is explained by the expansion of lending activity by banks and an increase in the share of risky assets.

By the beginning of 2024, a recovery trend was observed in the capital adequacy ratio, reaching 17.5 percent at the end of the year. This, in turn, indicates the strengthening of banks' capital, the attraction of additional capital, and the increased effectiveness of risk management mechanisms.

In general, the results of the analysis indicate that capital adequacy in the banking system remains within regulatory requirements, but the high growth rates of assets indicate the need to further improve capital planning and risk-based management. This confirms the importance of strategic management of capital adequacy in ensuring the financial stability of banks.

## CONCLUSIONS AND SUGGESTIONS

The conducted analysis shows that the introduction of digital banking services and the integration of risk-based management mechanisms are an important factor in increasing the capital efficiency of commercial banks. In particular, digitalization processes improve the capital turnover rate by reducing operating costs, increasing the speed and transparency of services. At the same time, modern risk management methods play a crucial role in ensuring capital adequacy and stability.

The results of the empirical analysis based on the author's assessment index confirmed that a risk-based management system supported by digital technologies has a positive impact on bank capital efficiency. In particular, it was found that the expansion of the possibilities for early identification, assessment and monitoring of risks serves to increase the efficiency of capital use. This strengthens the financial stability and competitiveness of banks.

In this regard, it is advisable to develop digitalization and risk management in the activities of commercial banks not as separate areas, but as a single integrated system. Scientific conclusions and practical recommendations are of great importance in making strategic decisions aimed at increasing the efficiency of bank capital, as well as in the processes of regulating and improving the banking system.

In short, increasing capital efficiency means finding the golden balance between digital innovations and strict risk management. Only banks that combine technology and security will win in the future competition.

### List of used literature:

1. Mirziyoyev Sh.M. Address of the President of the Republic of Uzbekistan to the Oliy Majlis and the People of Uzbekistan. January 24, 2020. – [www.lex.uz](http://www.lex.uz)
2. Decree of the President of the Republic of Uzbekistan dated May 12, 2020 № DP-5992 "On the Strategy for reforming the banking system of the Republic of Uzbekistan for 2020 — 2025"
3. Roadmap for the Implementation of the Development Strategy of New Uzbekistan for 2022-2026 in 2022 – [www.lex.uz](http://www.lex.uz)
4. Lavrushin O.I., Azizov U.U., Karaliev T.M. Bankovskoe delo. Edited by O.I. Lavrushina M.KRUNOS. 2019 g. st. 224
5. Basel Committee on Banking Supervision. «Basel III: A global regulatory framework for more resilient banks and banking systems». Bank for International Settlements (BIS).
6. Mish'hkin, F. S. «The Economics of Money, Banking and Financial Markets». Pearson Education, 12th Edition, 2018.
7. Annual Statistical and Analytical Data of the Central Bank of the Republic of Uzbekistan ([cbu.uz](http://cbu.uz)).



## IQTISODIYOT & TARAQQIYOT

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

**Ingliz tili muharriri:** Feruz Hakimov

**Musahhih:** Zokir ALIBEKOV

**Sahifalovchi va dizayner:** Oloviddin Sobir o'g'li

---

### 2026. № 3

---

© 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 kelamasligi mumkin. Tahririyatga yuborilgan materiallar qaytarilmaydi.

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.  
Materiallar va reklamalar pullik asosda chop etiladi.

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>

---