

# MUHANDISLIK

## & IQTISODIYOT

### №4 (2)

ijtimoiy-iqtisodiy, innovatsion texnik,  
fan va ta'limga oid ilmiy-amaliy jurnal

2026  
APREL



Milliy nashrlar

OAK: <https://oak.uz/pages/4802>

05.00.00 - Texnika fanlari

08.00.00 - Iqtisodiyot fanlar



Google Scholar

OPEN ACCESS

ULRICHSWEB<sup>™</sup>  
GLOBAL SERIALS DIRECTORY

Academic  
Resource  
Index  
ResearchBib

ISSN INTERNATIONAL  
STANDARD  
SERIAL  
NUMBER  
INTERNATIONAL CENTRE

CYBERLENINKA

OpenAIRE

ROAD

INDEX COPERNICUS  
INTERNATIONAL

BASE

Crossref

НАУЧНАЯ ЭЛЕКТРОННАЯ  
БИБЛИОТЕКА  
LIBRARY.RU



ISSN: 3060-463X

РЭУ.РФ  
РОССИЙСКИЙ ЭКОНОМИЧЕСКИЙ УНИВЕРСИТЕТ  
ИМЕНИ Г.В. ПЛЕХАНОВА  
ТАШКЕНТСКИЙ ФИЛИАЛ



# **muhandislik** **& iqtisodiyot**

ijtimoiy-iqtisodiy, innovatsion texnik,  
fan va ta'limga oid ilmiy-amaliy jurnal

Elektron nashr, 2026-yil, aprel.

## **Bosh muharrir:**

**Zokirova Nodira Kalandarovna**, iqtisodiyot fanlari doktori, DSc, professor

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

**Shakarov Zafar G'afforovich**, iqtisodiyot fanlari bo'yicha falsafa doktori, PhD, dotsent

## **Tahrir hay'ati:**

**Abduraxmanov Kalendar Xodjayevich**, O'z FA akademigi, iqtisodiyot fanlari doktori, professor

**Sharipov Kongratbay Avezimbetovich**, texnika fanlari doktori, professor

**Maxkamov Baxtiyor Shuxratovich**, iqtisodiyot fanlari doktori, professor

**Abduraxmanova Gulnora Kalandarovna**, iqtisodiyot fanlari doktori, professor

**Shaumarov Said Sanatovich**, texnika fanlari doktori, professor

**Turayev Bahodir Xatamovich**, iqtisodiyot fanlari doktori, professor

**Nasimov Dilmurod Abdulloyevich**, iqtisodiyot fanlari doktori, professor

**Allayeva Gulchexra Jalgasovna**, iqtisodiyot fanlari doktori, professor

**Arabov Nurali Uralovich**, iqtisodiyot fanlari doktori, professor

**Maxmudov Odiljon Xolmirzayevich**, iqtisodiyot fanlari doktori, professor

**Xamrayeva Sayyora Nasimovna**, iqtisodiyot fanlari doktori, professor

**Bobonazarova Jamila Xolmurodovna**, iqtisodiyot fanlari doktori, professor

**Irmatova Aziza Baxromovna**, iqtisodiyot fanlari doktori, professor

**Bo'taboyev Mahammadjon To'ychiyevich**, iqtisodiyot fanlari doktori, professor

**Shamshiyeva Nargizaxon Nosirxuja kizi**, iqtisodiyot fanlari doktori, professor,

**Xolmuxamedov Muhsinjon Murodullayevich**, iqtisodiyot fanlari nomzodi, dotsent

**Xodjayeva Nodiraxon Abdurashidovna**, iqtisodiyot fanlari nomzodi, dotsent

**Amanov Otabek Amankulovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent

**Toxirov Jaloliddin Ochil o'g'li**, texnika fanlari bo'yicha falsafa doktori (PhD)

**Qurbonov Samandar Pulatovich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)

**Zikriyoyev Aziz Sadulloyevich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)

**Tabayev Azamat Zaripbayevich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)

**Sxay Lana Aleksandrovna**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent

**Ismoilova Gulnora Fayzullayevna**, iqtisodiyot fanlari nomzodi, dotsent

**Djumaniyazov Umrbek Ilxamovich**, iqtisodiyot fanlari nomzodi, dotsent

**Kasimova Nargiza Sabitdjanovna**, iqtisodiyot fanlari nomzodi, dotsent

**Kalanova Moxigul Baxritdinovna**, dotsent

**Ashurzoda Luiza Muxtarovna**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)

**Sharipov Sardor Begmaxmat o'g'li**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)

**Tursunov Ulug'bek Sativoldiyevich**, iqtisodiyot fanlari doktori (DSc), dotsent

**Bauyetdinov Majit Janizaqovich**, Toshkent davlat iqtisodiyot universiteti dotsenti, PhD

**Botirov Bozorbek Musurmon o'g'li**, Texnika fanlari bo'yicha falsafa doktori (PhD)

**Sultonov Shavkatjon Abdullayevich**, Kimyo fanlari doktori, (DSc)

**Jo'raeva Malohat Muhammadovna**, filologiya fanlari doktori (DSc), professor.

**Yusupov Maxamadamin Abduxamidovich**, iqtisodiyot fanlari nomzodi (DSc), professor

**Kalonova Moxigul Baxritdinovna**, iqtisodiyot fanlari nomzodi (PhD), dotsent

**Mirzayev Kulmamat Djanzakovich**, iqtisodiyot fanlari nomzodi (DSc), professor.

**Karimova Nilufar Sadirdin qizi**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)

**Norboyev Odil Abrayevich**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent

**Nasimov Dilmurod Abdulloyevich**, iqtisodiyot fanlari doktori (DSc), professor

**Mirzayev Kulmamat Djanzakovich**, iqtisodiyot fanlari doktori (DSc), professor

**Karimova Nilufar Sadirdin qizi**, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)

**Pardaev Umidjon Uralovich**, iqtisodiyot fanlari doktori (DSc), professor

**Xolmirzayev Ulug'bek Abdulazizovich**, Iqtisodiyot fanlari doktori (DSc)

# muhandislik & iqtisodiyot

ijtimoiy-iqtisodiy, innovatsion texnik,  
fan va ta'limga oid ilmiy-amaliy jurnal

- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi  
05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari  
05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash  
05.01.03 – Informatikaning nazariy asoslari  
05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti  
05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi  
05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari  
05.01.07 – Matematik modellashtirish  
05.01.11 – Raqamli texnologiyalar va sun'iy intellekt  
05.02.00 – Mashinasozlik va mashinashunoslik  
05.02.08 – Yer usti majmualari va uchish apparatlari  
05.03.02 – Metrologiya va metrologiya ta'minoti  
05.04.01 – Telekommunikatsiya va kompyuter tizimlari, telekommunikatsiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash  
05.05.03 – Yorug'lik texnikasi. Maxsus yoritish texnologiyasi  
05.05.05 – Issiqlik texnikasining nazariy asoslari  
05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari  
05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi  
05.08.03 – Temir yo'l transportini ishlatish  
05.08.06 – "G'ildirakli va gusenisali mashinalar va ularni ishlatish" (texnika fanlari)  
05.09.01 – Qurilish konstruksiyalari, bino va inshootlar  
05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari  
10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik  
10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti  
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

Ma'lumot uchun, OAK  
Rayosatining 2024-yil 28-avgustdagi 360/5-son qarori bilan "Dissertatsiyalar asosiy ilmiy natijalarini chop etishga tavsiya etilgan milliy ilmiy nashrlar ro'yxati"ga texnika va iqtisodiyot fanlari bo'yicha "Muhandislik va iqtisodiyot" jurnali ro'yxatga kiritilgan.

**Muassis:** "Tadbirkor va ishbilarmon" MChJ

**Hamkorlarimiz:**

1. Toshkent shahridagi G.V.Plexanov nomidagi Rossiya iqtisodiyot universiteti
2. Toshkent davlat iqtisodiyot universiteti
3. Toshkent irrigatsiya va qishloq xo'jaligini mexanizatsiyalash muhandislari instituti" milliy tadqiqot universiteti
4. Islom Karimov nomidagi Toshkent davlat texnika universiteti
5. Muhammad al-Xorazmiy nomidagi Toshkent axborot texnologiyalari universiteti
6. Toshkent davlat transport universiteti
7. Toshkent arxitektura-qurilish universiteti
8. Toshkent kimyo-texnologiya universiteti
9. Jizzax politexnika instituti



# MUNDARIJA

BYUDJET SUBYEKTLARI ISHTIROKINI QISQARTIRISH ASOSIDA KREDIT RISKINI BOSHQARISH SAMARADORLIGINI OSHIRISH.....	16
<b>PhD. Mahmudov Rahimjon Hamid o'g'li</b>	
MINTAQA IQTISODIYOTI TARMOQLARINI KLASTERLASHTIRISH SALOHIYATINI RIVOJLANTIRISHNI TAKOMILLASHTIRISHNING EMPIRIK MODEL: STATISTIK VA EKONOMETRIK TAHLIL.....	25
<b>Ollokulova Feruza Mansurovna, Abdurahmonov Abdulaziz Maxmudovich</b>	
XO'JALIK YURITUVCHI SUBYEKTLARDA PUL OQIMLARI AUDITINI TAKOMILLASHTIRISHNING ZAMONAVIY MEXANIZMLARI.....	30
<b>Atamurodov Saidmurad Yaxyoyevich, Sindarova Aziza Musurmon qizi</b>	
TIJORAT BANKLARIDA KREDIT RISKLARINI BOSHQARISHNI RAQAMLI TEXNOLOGIYALAR VA SUN'IY INTELLEKT ASOSIDA TAKOMILLASHTIRISH.....	42
<b>Xasanov Sardor Xazratkulovich</b>	
IQTISODIY O'SISH SIFATI VA UNI KO'RSATKICHLARINING KONSEPTUAL ASOSLARI.....	50
<b>Axmedov Xasanjon Muxamadovich</b>	
IQTISODIY O'SISH SIFATI VA UNI KO'RSATKICHLARINING KONSEPTUAL ASOSLARI.....	55
<b>Axmedov Xasanjon Muxamadovich</b>	
ENERGIYA SAMARADORLIGINI OSHIRISHNING KORXONALAR RENTABELLIGIGA TA'SIRI.....	60
<b>Hayitov Jamshid Xolboyevich</b>	
KREDITLASH MEXANIZMINING ILMIY-NAZARIY ASOSLARI VA UNING TARIXIY RIVOJLANISH BOSQICHLARI.....	65
<b>Ortiqov Husan Usmonaliyevich</b>	
DAVLAT SEKTORIDA ICHKI AUDIT FAOLIYATINI TAKOMILLASHTIRISH.....	70
<b>Xamidova Zarifa Urol qizi</b>	
ISTE'MOL NARXLARI INDEKSINI MODELLASHTIRISH VA PROGNOZLASHNI TAKOMILLASHTIRISH YO'NALISHLARI.....	74
<b>Ismailova Shaxnoza Uktamovna</b>	
XIZMATLAR SEKTORI RIVOJLANISHINING KAMBAG'ALLIKKA TA'SIRINI BAHOLASH METODOLOGIYASI VA KO'RSATKICHLAR TIZIMI.....	77
<b>Dawletmuratov Adilbay Mirzaboyevich</b>	
BIZNES JARAYONLARINI MONITORING QILISH TIZIMINING HOZIRGI HOLATI TAHLILI.....	84
<b>Dadajonova Madina Ravshan qizi</b>	
ISTE'MOL NARXLARI INDEKSINI MODELLASHTIRISH VA PROGNOZLASHNI TAKOMILLASHTIRISH YO'NALISHLARI.....	89
<b>Ismailova Shaxnoza Uktamovna</b>	
MINTAQA IQTISODIYOTI TARMOQLARINI KLASTERLASHTIRISH SALOHIYATINI RIVOJLANTIRISHNI TAKOMILLASHTIRISHNING EMPIRIK MODEL: STATISTIK VA EKONOMETRIK TAHLIL.....	94
<b>Ollokulova Feruza Mansurovna, Abdurahmonov Abdulaziz</b>	
ENERGIYA SAMARADORLIGINI OSHIRISHNING KORXONALAR RENTABELLIGIGA TA'SIRI.....	100
<b>Hayitov Jamshid Xolboyevich</b>	
IMPROVING THE EFFICIENCY OF BANKS' GREEN FINANCING IN UZBEKISTAN AND KAZAKHSTAN.....	105
<b>Maxmudov Rahimjon</b>	
MAHALLIY BUDJETLAR MUSTAQILLIGINI TAKOMILLASHTIRISH VA YANADA OSHIRISH.....	109
<b>Abduraxmonova Gulmira</b>	
RAQAMLI IQTISODIYOT SHAROITIDA MOLIVAVIY HISOBOTLARNI SHAKLLANTIRISH: MUAMMOLAR VA YECHIMLAR.....	114
<b>Teshabayev Dilmurod Boxodir o'g'li</b>	



FARG 'ONA VILOYATINING INNOVATSION RIVOJLANISHI.....	120
<b>Tuychieva Odina Nabiyevena</b>	
INDICATORS OF INNOVATIVE DEVELOPMENT OF THE "GREEN" ECONOMY.....	131
<b>Mirzaev Kulmamat Djanzakovich</b>	
KREDITLASH MEXANIZMINING ILMIY-NAZARIY ASOSLARI VA UNING TARIXIY RIVOJLANISH BOSQICHLARI.....	140
<b>Ortiqov Husan Usmonaliyevich</b>	
KORPORATIV BOSHQARUVNING XALQARO TAJRIBASI VA UNING QIYOSIY TAHLILI.....	144
<b>Shakirova Gulbaxor Sharipdjanovna</b>	
TIJORAT BANKLARIDA KREDIT RISKLARINI BOSHQARISHNI RAQAMLI TEXNOLOGIYALAR VA SUN'IY INTELLEKT ASOSIDA TAKOMILLASHTIRISH.....	149
<b>Xasanov Sardor Xazratkulovich</b>	
IQTISODIY XAVFSIZLIKNING INSTITUSIONAL ASOSLARINI TAKOMILLASHTIRISHNING XORIJDAVLATLAR TAJRIBASI.....	156
<b>Odinayev Ravzatullo Asatulloevich</b>	
KICHIK BIZNES SUBYEKTLARINING MOLIVAVIY XAVFSIZLIGINI TA'MINLASH MEXANIZMLARINI TAKOMILLASHTIRISH.....	161
<b>Karimov Alibek Valievich</b>	
RAQAMLI IQTISODIYOT SHAROITIDA FRANCHAYZING TIZIMINI RIVOJLANTIRISHDA PLATFORMA MODELLARI VA ULARNING SAMARADORLIGINI BAHOLASH.....	167
<b>Xodjaye Anvar Rasulovich, Nasimov Dilshodbek Hotam o'g'li</b>	
"O'ZBEKISTON GTL" MAHSULOTLARINING FIZIK-KIMYOVIY XOSSALARI VA ULARNI KOMPOUDIRLASH ASOSIDA EKOLOGIK TOZA YOQILG'ILAR OLIISH ISTIQBOLLARI.....	173
<b>Ro'ziyev Aliakbar, Hayitov Ruslan, Mavlonov Shohrux</b>	
HUDUDIY MEHNAT BANDLIGINI TA'MINLASHDA AVTOSERVIS KORXONALARINING ROLI.....	179
<b>Marqayev Xurshid Aliqulovich</b>	
ASOSIY VOSITALAR AUDITINI TAKOMILLASHTIRISH.....	183
<b>Zaripova Sayohat Zafarovna</b>	
XIZMATLAR SOHASINI BOSHQARISHDAGI MUAMMOLAR VA YECHIMLAR: AGROTURIZM VA RAQAMLI XIZMATLAR ASOSIDA TAHLIL (ANDIJON VILOYATI MISOLIDA).....	188
<b>Oktamjonova Gulira'no Ikromjon qizi</b>	
BUXORO VILOYATI UY XO'JALIKLARI HAYOT SIFATI VA IJTIMOIIY-IQTISODIY AHVOLI: SO'ROVNOMA NATIJALARI TAHLILI.....	192
<b>Nizomov Asliddin, Musulmonova Shahlo, Izzatullayeva Ma'mura</b>	
DIRECTIONS FOR TOURISM DEVELOPMENT IN UZBEKISTAN BASED ON DIGITAL TECHNOLOGIES..	199
<b>Mirzaev Kulmamat Djanzakovich</b>	
QORA METALLURGIYA SANOATI VA ULARNING ISHLATILISHI.....	203
<b>Sarimsakov Alisher Ubaydullaevich</b>	
O'ZBEKISTON RESPUBLIKASIDA AHOLI BANDLIGINING IQTISODIY-STATISTIK TAHLILI.....	209
<b>Yusupov Farhod Adamboyevich</b>	
TASVIRLARDAN YO'L BELGILARINI TANIB OLIISH ALGORITMLARI VA DASTURIY VOSITASINI ISHLAB CHIQISH.....	214
<b>Toyirov Akbar Xasanovich, Yuldoshov Abdurahmon Baxtiyorovich</b>	
OLIIY TA'LIMNI MOLIVALASHTIRISHNING ILG'OR XORIJIY TAJRIBASI: SINGAPUR MISOLIDA.....	218
<b>Kurbanov Baxodir Negmatullayevich</b>	



MA'LUMOTLARGA ASOSLANGAN TURIZM BOSHQARUVI: O'ZBEKISTONDA RAQAMLI TRANSFORMATSIYA JARAYONLARI.....	222
<b>Ashurova Shaxnoza Almasovna</b>	
DAVLAT XARIDLARI BO'YICHA BYUDJET MABLAG'LARIDAN FOYDALANISH SAMARADORLIGINI ICHKI AUDITNING ANALITIK KO'RSATKICHLARI ASOSIDA BAHOLASH.....	226
<b>Meliboyev Askar Eshmuratovich</b>	
ГЛИНИСТЫЕ СЛАНЦЫ ЦЕНТРАЛЬНОГО И ЮЖНОГО УЗБЕКИСТАНА КАК СЫРЬЕВАЯ СМЕСЬ ДЛЯ ПРОИЗВОДСТВА ПОРТЛАНДЦЕМЕНТА.....	231
<b>Карабаев А.М., Абдуллаева Д.Ф., Абдуллаев У.Х. Андакулова Н.Н.</b>	
ЦИФРОВАЯ ТРАНСФОРМАЦИЯ СИСТЕМЫ МЕНЕДЖМЕНТА КАЧЕСТВА НА ПРОМЫШЛЕННОМ ПРЕДПРИЯТИИ.....	237
<b>Садиков Жaxonгир Носирджанович, Даулетмуратова Дилбар Калмуқанмед кизи</b>	
РАЗРАБОТКА МЕХАТРОННОГО МОДУЛЯ ДЛЯ ВЫРАВНИВАНИЯ ПОВЕРХНОСТИ МЕТАЛЛА ПОСЛЕ ЗАЛИВКИ.....	243
<b>Мирджуроев Сарвар Алишер угли</b>	
MAHALLIY BUDJET DAROMADLARINI SHAKLLANTIRISHDA YASHIRIN IQTISODIYOTNING TA'SIRI ..	246
<b>Isoqov Zafarjon Zokirjonovich</b>	
AGROKLASTERLAR SAMARADORLIGINI OSHIRISHNING EKONOMETRIK MODELLARI .....	250
<b>O'rinboev Ulug'bek Otabekovich</b>	
ИССЛЕДОВАНИЕ ПОРИСТОЙ СТРУКТУРЫ И ВЛАГОПОГЛОЩАЮЩИХ СВОЙСТВ КОМПОЗИТНОГО ВЯЖУЩЕГО .....	259
<b>Тургунбаев Уринбек, Шарипова Дилафруз, Худойбердиев Жамшид</b>	
ИССЛЕДОВАНИЕ НАПРЯЖЕННО-ДЕФОРМИРОВАННОГО СОСТОЯНИЯ ЯЧЕЙКИ СВЕТОПРОЗРАЧНОГО ОГРАЖДЕНИЯ ПРИ ВОЗДЕЙСТВИИ ЛОКАЛЬНОЙ СЕЙСМИЧЕСКОЙ НАГРУЗКИ.....	265
<b>Давронов Олимбек, Туляганов Азиз</b>	
PAHTA-TO'QIMACHILIK KLASTERLARNING EKSPORT SALOHİYATINI OSHIRISH YO'NALISHLARI .....	271
<b>Mamasoliyev G'ayratbek Maxamadyusupovich</b>	
RAQAMLI IQTISODIYOTNING TURIZMDA MOHIYATI VA AHAMIYATI.....	276
<b>Abdullayeva Zulfiya Izzatovna</b>	
MINTAQAVIY SANOAT KORXONALARINING BIZNES JARAYONLARINI TAHLIL QILISH VA BAHOLASHNING ZAMONAVIY USULLARI (BPM, LEAN VA SIX SIGMA YONDASHUVLARI MISOLIDA) ..	279
<b>Azimova Maxfuza Rashidovna</b>	
QURILISH SANOATI KORXONALARINING O'ZIGA XOS XUSUSIYATLARI VA ULARNI EKOLOGIK BOSHQARISH TAMOIYILLARI .....	284
<b>Xolov Xamza Tojiddinovich</b>	
O'ZBEKISTONDA AHOLINI QISHLOQ XO'JALIGI MAHSULOTLARI BILAN TA'MINLASHNING IQTISODIY MEKANIZMLARINI TAKOMILLASHTIRISH: EKONOMETRIK TAHLIL VA PROGNOZLASH .....	292
<b>Matjonov Bekjon Ravshonbekovich, Ibragimova Nodira Kadamovna</b>	
A THEORETICAL MODEL LINKING GENDER EQUALITY AND MANAGEMENT EFFICIENCY.....	297
<b>Ochilova Intizor Sadikovna</b>	
QIMMATLI QOG'OZLAR PORTFELIDAN KUTILAYOTGAN DAROMADGA TA'SIR QILUVCHI OMILLARNI EKONOMETRIK MODEL ORQALI BAHOLASH.....	303
<b>Sindarov Fazliddin Kaxramonovich</b>	
MAMLAKAT KIMYO SANOATIDAGI KORXONALAR FAOLIYATIDA RESURSLARDAN SAMARALI FOYDALANISH JARAYONI VA ULARNING TAHLILI.....	312
<b>Odilova Malika Abdushukur qizi</b>	



RAQAMLI TEXNOLOGIYALARNI ISHLAB CHIQRISH SANOATIGA JORIY ETISH .....	317
<b>Abdivoyitova Sarvinoz Abduxayit qizi, Maxmudov Abrorxon Axmadxonovich</b>	
NODAVLAT OLIY TA'LIM MUASSASALARIDA BOSHQARUV HISOB TIZIMINI TASHKIL ETISHNING NAZARIY VA AMALIY JIHATLARI .....	321
<b>Xojiboyev Muxiddin Shodimuxamedovich</b>	
TIJORAT BANKLARINING INVESTITSION FAOLIGINI OSHIRISHNING HOZIRGI HOLATI TAHLILI.....	326
<b>Dagarov Bekzod Muzaffar o'g'li</b>	
O'ZBEKISTON BANK TIZIMIDA RAQOBAT MUHITINING SHAKLLANISH BOSQICHLARI VA TENDENSIYALARI.....	332
<b>Qulmetov Mansurbek Ro'zmatovich</b>	
USING ENGINEERING MODELS TO MEASURE SME RISKS IN UZBEKISTAN.....	340
<b>Djumabayeva Dilobar Asatillayevna</b>	
BANK FAOLIYATIDA RAQAMLI TEXNOLOGIYALARNI JORIY ETISHNING ASOSIY MASALALARI.....	347
<b>Yusufov Javohirtshoh Ozod o'g'li, Xolmirzayev Elbek Baxtiyorovich</b>	
RAQAMLI TEXNOLOGIYALAR JARAYONIDA TALABALARNING IJODKORLIK KOMPETENTLIGINI RIVOJLANTIRISH METODIKASINI TAKOMILLASHTIRISH.....	353
<b>Meyliyeva Shoxista Rustamovna</b>	
ИНТЕГРАЛЬНАЯ ОЦЕНКА УСТОЙЧИВОГО ЦИФРОВОГО РАЗВИТИЯ ТУРИЗМА И ЭФФЕКТИВНОСТИ ИСПОЛЬЗОВАНИЯ ТУРИСТСКОГО ПОТЕНЦИАЛА БУХАРСКОЙ ОБЛАСТИ .....	358
<b>Усманова Азиза Баходировна</b>	
O'ZBEKISTONDA ELEKTR YORITISH MAHSULOTLARI BOZORINI INNOVATSION LOKALIZATSIYA ASOSIDA RIVOJLANTIRISH: DINAMIKA, TAHLIL VA PROGNOZ .....	363
<b>Jurayev Murotjon Sotivoldiyevich</b>	
HUUDUDLAR RAQOBATBARDOSHLIGINI BAHOLASH VA REYTINGLASH.....	371
<b>Kosimov Bobir Abdigafarovich</b>	
BALAND BINOLAR FASADLARINI PARDOZLASH TEXNOLOGIYALARINI EKSPLUATATSION ISHONCHLILIK VA XIZMAT MUDDATINI UZAYTIRISH ASOSIDA OPTIMALLASHTIRISH.....	376
<b>Amirov Shavkat Rahmatullayevich</b>	
ОСНОВЫ УСТОЙЧИВОГО РАЗВИТИЯ ТРАНСПОРТНОЙ ЛОГИСТИКИ В УЗБЕКИСТАНЕ.....	383
<b>Мурадов Алишер Курбанбаевич</b>	
ФОРМИРОВАНИЕ БИЗНЕС-ПАРАДИГМЫ АГРОТУРИЗМА КАК УСЛОВИЕ ДОСТИЖЕНИЯ ЦЕЛЕЙ УСТОЙЧИВОГО РАЗВИТИЯ .....	390
<b>Усманова Диляфруз Каршиевна</b>	
WAYS TO IMPROVE THE REGIONAL STRUCTURE OF THE INDUSTRY OF NAVAI REGION .....	396
<b>Uralov Eliboy Omonovich</b>	
JISMONIY SHAXSLARNING MOL-MULK SOLIG'INI TAKOMILLASHTIRISHDA SAMARALI XORIJIY TAJRIBA .....	400
<b>Safarova Shahzoda</b>	
НАЛОГОВОЕ СТИМУЛИРОВАНИЕ ИНВЕСТИЦИОННОЙ АКТИВНОСТИ: МЕЖДУНАРОДНЫЙ ОПЫТ И ПРАКТИКА УЗБЕКИСТАНА.....	405
<b>Рафиева Зарина Хусановна</b>	
INDUSTRY 4.0 SHAROITIDA SANOAT KORXONALARIDA INSON RESURSLARINI BOSHQARISHNING ILMIY-AMALIY MASALALARI.....	410
<b>Djuraeva Guzal Shavkatovna</b>	



SUG'URTA TASHKILOTLARINING MOLIYAVIY BARQARORLIGINI TA'MINLASHDA ZAMONAVIY YONDASHUVLAR.....	414
<b>Xalikulova Shirin Utkir qizi</b>	
TIJORAT BANKLARIDA AKTIVLAR SIFATINI OSHIRISHNING USTUVOR YO'NALISHLARI.....	418
<b>Ruziyev Baxtiyor Salimboyevich</b>	
ВЗАИМОСВЯЗЬ УРОВНЯ РАЗВИТИЯ ЭМОЦИОНАЛЬНОГО СЛОВАРЯ И ЛИДЕРСКИХ КАЧЕСТВ У ДЕТЕЙ МЛАДШЕГО ШКОЛЬНОГО ВОЗРАСТА.....	425
<b>Рихсибоева Нигора Низомиддин кизи, Тоймухамедова Дилобар Хуснитдиновна</b>	
TURIZM KORXONALARIDA INTEGRATSIYALASHGAN MARKETING KOMMUNIKATSIYALARINI RIVOJLANTIRISH MEKANIZMLARI.....	434
<b>Sobirjonov Asrorbek Sobitjon o'g'li</b>	
KAM SUV TALABCHAN SEMENT OLIISH UCHUN RATSIONAL TARKIBNI TADQIQ QILISH.....	440
<b>X.V. Yusupov, Babayev Sultonbek Sunnat o'g'li</b>	
ENHANCING THE EFFICIENCY OF ISLAMIC FINANCING MECHANISMS IN EMERGING ECONOMIES: EVIDENCE FROM MURABAHA-BASED INSTRUMENTS AND PUBLIC-PRIVATE INVESTMENT MODELS.....	445
<b>Nazarov Nodirjon Namoz o'g'li</b>	
TURIZM XIZMATLAR BOZORIDA RAQOBATBARDOSHLIKNI OSHIRISH OMILLARI.....	453
<b>Ibragimov Husen Ismailovich</b>	
STUDIES ON OBTAINING AZOSUPERPHOSPHATE BY TREATING HIGH-CARBONATE, LOW-GRADE CENTRAL KYZYLKUM PHOSPHORITES WITH VARIOUS DOSAGES OF AMMONIUM SULFATE AND SULFURIC ACID.....	457
<b>Saidov Hakimboy O'rinboyevich</b>	
HUDUDIIY SANOAT ISHLAB CHIQRISHNI INNOVATSION RIVOJLANTIRISH OMILLARI.....	463
<b>Avliyaqulov Xudoyberdi, Ollokulova Feruza Mansurovna</b>	
NAVOIY VILOYATI SANOATI RIVOJLANISHINI BANDLIK VA INVESTITSIYA OQIMLARI ASOSIDA MODELLASHTIRISH.....	466
<b>Baqoyev Husan Nuriddinovich</b>	
TURIZM KORXONALARIDA INTEGRATSIYALASHGAN MARKETING KOMMUNIKATSIYALARINI RIVOJLANTIRISH MEKANIZMLARI.....	474
<b>Sobirjonov Asrorbek Sobitjon o'g'li</b>	
YER VA SUV RESURSLARIDAN FOYDALANISH SAMARADORLIGINI BAHOLASHNING IQTISODIIY MEKANIZMLARI VA INTEGRAL KO'RSATKICHLAR TIZIMINI TAKOMILLASHTIRISH.....	480
<b>Rustamov Umidjon Xayitboyevich</b>	
AGROKLASTERLAR SAMARADORLIGINI OSHIRISHNING EKONOMETRIK MODELLARI.....	485
<b>O'rinboyev Ulug'bek Otabekovich</b>	
TRANSPORT-LOGISTIKA TIZIMLARIDA XARAJATLARNI KAMAYTIRISH VA SAMARADORLIKNI OSHIRISHNING ZAMONAVIY YO'LLARI.....	494
<b>Olimov Maqsudjon Komiljon o'g'li, Saydullayeva Dilnoza Komil qizi</b>	
BENTONIT YORDAMIDA ISHLATILGAN TURBINA MOYLARINI TOZALASH ASOSIDA BAZAVIY MOY OLIISH IMKONIYATLARI.....	502
<b>Salomatov Behruz To'ymurodovich, Panoyev Nodir Shavkatovich, Safarov Jasur Alijon o'g'li</b>	
INNOVATSION BOSHQARUV TIZIMLARIDA QAROR QABUL QILISH VA KOMMUNIKATSIYA SAMARADORLIGI.....	506
<b>Sotvoldiyeva Xurliqo G'ayratjon qizi</b>	



CHEMICAL-MINERALOGICAL CHARACTERIZATION AND DRY BENEFICIATION TECHNOLOGY OF FELDSPAR FROM THE SULTAN UVAYS DEPOSIT .....	512
<b>Buranova Dinara Baxtiyarovna</b>	
TRANSPORT LOGISTIKASIDA AVTOMOBIL TRANSPORTI ORQALI YUK TASHISH JARAYONIDAGI TAVAKKALCHILIKLARNI SUG'URTALASHNING IQTISODIY AHAMIYATI.....	520
<b>Jabborov Islom Xusan o'g'li</b>	
MAGNIT O'ZAGI ELLIPS SHAKLIDAGI TRANSFORMATORLARDA MEKANIK ZO'RIQISH VA ISROFLARNI KAMAYTIRISH HAMDA TEXNIK-IQTISODIY SAMARADORLIKNI OSHIRISH MAQSADIDA ELLIPS KESIMNING OPTIMAL PARAMETRLARINI TANLASH.....	524
<b>Bekishev Allabergen Yergashevich, Yakubova Dilfuza Kuanishovna, Saidova Nozima Akkulovna</b>	
ОТ ДЕКЛАРАЦИЙ К ДЕЙСТВИЮ: ИНСТИТУЦИОНАЛЬНЫЕ БАРЬЕРЫ РЕАЛИЗАЦИИ ЦЕЛЕЙ УСТОЙЧИВОГО РАЗВИТИЯ В УЗБЕКИСТАНЕ .....	531
<b>Салахутдинова Юлдуз Голибовна</b>	
ISSIQLIK ELEKTR STANSIYALARI ISHINI SUN'IY INTELLEKT ORQALI BASHORAT QILISH VA YAXSHILASH.....	536
<b>Axmadjonov Ixtiyorjon Rovshanjon o'g'li, Umurzakova Dilnoza Maxamadjanovna</b>	
RAQAMLI IQTISODIYOT SHAROITIDA QO'SHILGAN QIYMAT SOLIG'INI QAYTARISH MEKANIZMINI TAKOMILLASHTIRISH: RIVOJLANGAN DAVLATLAR TAJRIBASI ASOSIDA O'ZBEKISTON UCHUN RISKKA ASOSLANGAN MODEL .....	542
<b>Tuxliyev Bozor Karimovich, Dusiyarov Sherzod Xolmuratovich</b>	
O'ZBEKISTONDA AGROFOTOVOLTAIKA: ILMIY-AMALIY RIVOJLANISH, PILOT LOYIHALAR VALIDATSIYASI VA ME'YORIY-HUQUQIY ISTIQBOLLAR .....	552
<b>Shog'o'chqorov Sanjar Qodir o'g'li</b>	
MINTAQAVIY INFRATUZILMANING IJTIMOYIY TABAQALASHUVGA TA'SIRINI BAHOLASHNING NAZARIY ASOSLARI .....	563
<b>Babjanova Dilfuza Abdurasulovna</b>	
SANOAT KORXONALARIDA KLASTERLASHUV JARAYONLARINI BOSHQARISHDA RAQAMLI PLATFORMALARNING AHAMIYATI .....	568
<b>Xusanova Malohat Mingnorovna</b>	
ПРИМЕНЕНИЕ АЛГОРИТМИЧЕСКОГО ПОДХОДА В ФИНАНСОВОМ УЧЁТЕ ПРОИЗВОДСТВЕННЫХ ЗАТРАТ НА ПРЕДПРИЯТИЯХ НЕФТЕГАЗОПЕРЕРАБОТКИ.....	574
<b>Икрамова Хилола Ровшан кизи</b>	
SANOAT KORXONALARINI RIVOJLANTIRISH STRATEGIYASINI SHAKLLANTIRISH.....	583
<b>Nurova Farog'at Salohiddin qizi</b>	
KICHIK BIZNES SUBYEKTLARIDA XARAJATLAR SAMARADORLIGINI TA'MINLASHDA AUTSORSING VA AUTSTAFFINGDAN FOYDALANISHNING AFZALLIKLARI .....	590
<b>Fayzullayev Nurulla Baxromovich</b>	
TIJORAT BANKLARIDA YASHIL DEPOZITLAR VA YASHIL KREDITLAR HAJMINI OSHIRISH YO'LLARI .	596
<b>Berdiyev Akram O'ktamovich</b>	
AHOLI BANDLIGINI TA'MINLASHNING NAZARIY ASOSLARI .....	601
<b>Sherkulova Nodirabegim Baxordin qizi</b>	
DAVLATNING IJTIMOYIY SOHA MUASSASALARI MOLIVAVIY RESURSLARINI BOSHQARISH SAMARADORLIGINI TAKOMILLASHTIRISH .....	608
<b>Hasanov To'liqin Axmatovich</b>	



RIVOJLANGAN MAMLAKATLARDA INSON RESURSLARINI BOSHQARISH MARKAZLARINING RIVOJLANISH TENDENSIYALARI.....	616
<b>Urazov Sadulla Shodiyevich</b>	
O'ZBEKISTON RESPUBLIKASI TASHQI SAVDOSINING HOZIRGI HOLATI VA RIVOJLANISH YO'NALISHLARI.....	621
<b>Turayev Abduvoxid Kuldashevich</b>	
O'ZBEKISTONDA RAQAMLI TA'LIM TEXNOLOGIYALARI ORQALI INDIVIDUAL SPORTCHILARNI TAYYORLASH TIZIMI BOSHQARUVI SAMARADORLIGINI OSHIRISH YO'NALISHLARI .....	625
<b>Junaydullaev Mels Asliddin o'g'li</b>	
ECONOMIC SOLUTIONS OF THE COLLECTOR SYSTEM FOR THE EFFECTIVE USE OF THE UNDERGROUND ENVIRONMENT IN URBAN PLANNING.....	630
<b>Usmonov Quvvat Turdievich, Orazbayeva Nazokat Maksetovna, Usmonova Madina Quvvat qizi</b>	
SUN'YI INTELLEKT VA MASHINALI O'RGANISH TEXNOLOGIYALARI YORDAMIDA KORXONALAR MOLIYAVIY HOLATINI HUDUDLAR VA TARMOQLAR KESIMIDA TAHLIL QILISH.....	635
<b>Muxamadjonova Durdona Adashboy qizi</b>	
O'ZBEKISTON RESPUBLIKASIDA DAVLAT BYUDJETI DAROMADLARINI SHAKLLANTIRISHDA SOLIQLARNING ROLI .....	642
<b>P.SH. Usmonov</b>	
ASINXRON MOTORLARDAGI TASHQI SOCHILMA MAGNIT MAYDONINI O'LCHASH ORQALI DIAGNOSTIKA QILISH.....	646
<b>Pirmatov Nurali, Bekishev Allabergen, Kurbonov Najmiddin, Jalilov Akobir</b>	
ОСОБЕННОСТИ ТРАНСПОРТНЫХ УСЛУГ И ИХ КЛАССИФИКАЦИЯ: РЕГИОНАЛЬНЫЙ АНАЛИЗ САМАРКАНДСКОЙ ОБЛАСТИ .....	652
<b>Х.Б. Убайдуллаев</b>	
KICHIK BIZNES SUBYEKTLARI INVESTITSIYA FAOLIYATINING RIVOJLANISH TENDENSIYALARI .....	659
<b>Rapikov Toxirjon Yuldashbayevich</b>	
"QUYUV MEKANIKA ZAVODI" AJDA ASOSIY VOSITALARNING BUXGALTERIYA HISOBINI TAKOMILLASHTIRISH YO'LLARI.....	664
<b>Suyunova Zuxra Bahodir qizi</b>	
RAQAMLI IQTISODIYOTDA MILLIY TO'LOV TIZIMI SAMARADORLIGINI OSHIRISH VA UNI TAKOMILLASHTIRISH YO'LLARI .....	670
<b>Amonov Alisher Rajab o'g'li</b>	
VALYUTA BOZORI KUTILMALARI VA ISHONCH OMILINING MILLIY VALYUTA BARQARORLIGIDAGI ROLI: KUTISHLAR NAZARIYASI ASOSIDA TAHLIL.....	675
<b>G'afurov Olimjon G'olib o'g'li</b>	
O'ZBEKISTON BANK AMALIYOTIDA ISLOM MOLIYASI QOIDALARIGA AMAL QILUVCHI BANKLAR FAOLIYATINI RIVOJLANTIRISH.....	679
<b>Sayfullayev Sirojiddin Soli o'g'li</b>	
ИСКОННЫЕ СЛОВА, ЗАИМСТВОВАНИЯ И КАЛЬКИРОВАНИЕ В ГЕНДЕРНОЙ ЛЕКСИКЕ РУССКОГО ЯЗЫКА: ДИАХРОНИЧЕСКИЙ И СИНХРОНИЧЕСКИЙ АСПЕКТЫ .....	687
<b>Худойкулова Феруза Меликуловна</b>	
TIJORAT BANKLARIDA MOLIYAVIY SAMARADORLIK TUSHUNCHASI VA UNI BAHOLASH MEZONLARI.....	693
<b>Kamolov Sardorbek Davlatjon o'g'li</b>	



JISMONIY SHAXSLARNI SOLIQQA TORTISHDA XALQARO FISKAL RAG‘BATLANTIRISH TAJRIBASI VA UNING O‘ZBEKISTONDA QO‘LLANILISHI: IJTIMOIIY-EKOLOGIK YONDASHUV .....	700
<b>Saidrasulov Ibrohim Ixtiyor o‘g‘li</b>	
XO‘JALIK YURITUVCHI SUBYEKTLARDA ICHKI AUDITNI TRANSFORMATSIYA QILISHNING USTUVOR YO‘NALISHLARI .....	705
<b>Maxmudova Sharifa Elmurodovna</b>	
DEVELOPMENT OF E-LEARNING AND EDUCATIONAL PLATFORMS IN UZBEKISTAN .....	713
<b>Akhrorova Munavvar, Elshodbek Musayev, Fazilat Kamalova, Rahmatjon Erkaboyev, Sabrina Ziyakulova</b>	
AXBOROT-KOMMUNIKATSIYA TEXNOLOGIYALARI SOHASIDA MAJBURIYATLARNING IQTISODIY MOHIYATI, TASNIFI VA O‘ZIGA XOS XUSUSIYATLARI.....	721
<b>Amirov Askar Aktamovich</b>	
SUG‘URTA FAOLIYATINI RIVOJLANTIRISHNING HUDUDIIY JIHALARI .....	725
<b>Mamadjanov Shuhrat Jalolidinovich</b>	
BUDJETLARARO MUNOSABATLAR ORQALI HUDUDLAR O‘RTASIDAGI MOLIYAVIIY NOMUTANOSIBLIKNI BARTARAF ETISHNING NAZARIY JIHALARI .....	730
<b>Alimqulov Hikmatulla Baxrom o‘g‘li</b>	
SURXONDARYO VILOYATI SHEROBOD TUMANI TUPROQLARINING XOSSALARI VA ULARNING SIFAT KO‘RSATKICHLARI .....	735
<b>Botirov Behzod Bahodir o‘g‘li</b>	
DAVLAT MOLIYASINI BOSHQARISHDA RAQAMLI MONITORING TIZIMLARINING FISKAL SAMARADORLIKKA TA‘SIRI .....	740
<b>Berdibekov Adhamjon Ilhomjon o‘g‘li</b>	
O‘ZBEKISTONDA DAVLAT BUDJETI XARAJATLARINING O‘ZGARISH TENDENSIYALARI .....	745
<b>Ashirov Jasur Dilshod o‘g‘li</b>	
BANK XIZMATLARI SAMARADORLIGI VA ULARNI BAHOLASH .....	750
<b>Avazbek Jo‘rayev</b>	
RAQAMLI IQTISODIYOT SHAROITIDA ELEKTRON TIJORATNING RIVOJLANISH ISTIQBOLLARI VA TRANSFORMATSION OMILLARI .....	757
<b>Aripov Ulug‘bek Bahodirovich</b>	
MEHNAT HAQI FONDINING SHAKLLANISHIGA TA‘SIR ETUVCHI OMILLARNI EKONOMETRIK MODELLASHTIRISH VA PROGNOZLASH.....	763
<b>Nomozov Ilhomjon Ziyodullo o‘g‘li</b>	
NOMODDIY AKTIVLAR YARATISHGA QARATILGAN TADQIQOT XARAJATLARI SAMARADORLIGINI BAHOLASHNING USLUBIIY JIHALARI .....	766
<b>Ishanqulov Izzatilla Nurillayevich,</b>	
QURILISH KORXONALARIDA MOLIYAVIIY RESURLARNI BOSHQARISHNING ZAMONAVIIY USULLARI.....	770
<b>Toshimov Azizbek Hakimovich,</b>	
AKSIYADORLIK JAMIYATLARI TOMONIDAN INVESTITSIIYA LOYIHALARINI REJALASHTIRISH.....	773
<b>Qurbonov Nuriddin Ro‘ziqulovich</b>	
PAXTA XOM ASHYOSINI CHUQUR QAYTA ISHLASH ORQALI QO‘SHIMCHA QIYMAT YARATISH.....	780
<b>Abdullayev Hamidulla Abdug‘ani o‘g‘li, Sayitbayev Shermirza Datkamirzayevich</b>	
O‘ZBEKISTONDA INVESTITSIIYA MUHITINI YAXSHILASHNING USTUVOR YO‘NALISHLARI .....	785
<b>Xushvoqov Azizbek Sirojiddinovich</b>	



O'ZBEKISTON IQTISODIYOTIGA TO'G'RIDAN-TO'G'RI XORIJIY INVESTITSIYALARNI JALB ETISHNING USTUVOR YO'NALISHLARI.....	792
<b>Mamatkulova Nadira Makkamovna</b>	
RAQAMLI IQTISODIYOT SHAROITIDA INSON KAPITALIGA INVESTITSIYALAR: O'ZBEKISTON TAJRIBASI .....	800
<b>Zaripov Xurshid Zakir o'g'li, Masharipova Xosiyat Matrasulovna, Yakubova Yulduz Raimovna</b>	
QUYOSH PANELLARIDAN FOYDALANISH SAMARADORLIGI VA ULARNING ENERGETIKA TIZIMINI RIVOJLANTIRISHDAGI AHAMIYATI .....	806
<b>Ergash Bobobekov</b>	
O'ZBEKISTONDA "YASHIL" SANOAT ZONALARINI RIVOJLANTIRISH ISTIQBOLLARI.....	813
<b>Abduraxmonov Valijon G'ofurovich, Yusupova Dilnigor A'zamjon qizi</b>	
MINTAQA SANOAT KORXONALARIDA IQTISODIY O'SISHGA TA'SIR ETUVCHI OMILLAR TAHLILI .....	817
<b>Astanayev Kulmaxammat Sanayevich</b>	
TIKUVCHILIKDA AVTOMATLASHTIRISH JARAYONLARINI TAKOMILLASHTIRISH YO'LLARI .....	823
<b>Ergasheva Rashida Abdug'aniyevna</b>	
SME INTERNATIONALIZATION IN EMERGING ECONOMIES: DIGITALIZATION, ADAPTIVE CAPABILITIES, AND IMPLICATIONS FOR FEMALE ENTREPRENEURSHIP .....	827
<b>Abduxafizova Madinabonu Mirabbos qizi</b>	



# SME INTERNATIONALIZATION IN EMERGING ECONOMIES: DIGITALIZATION, ADAPTIVE CAPABILITIES, AND IMPLICATIONS FOR FEMALE ENTREPRENEURSHIP

**Abduxafizova Madinabonu Mirabbos qizi**

PhD candidate

West Minister international university in Tashkent

ORCID: 0009-0006-8417-0067

Email: ma.abduxafizova@wiut.uz

**Abstract:** This study uses qualitative thematic analysis of semi-structured interviews with export-oriented businesses to investigate SME internationalization. The results demonstrate that flexible tactics, market adaptability, and adaptive management are critical to global success. Competitiveness in international markets is also influenced by supply chain resilience and sustainable practices. The report offers useful recommendations for encouraging female entrepreneurship in global company and emphasizes the significance of technology, adaptability, and sustainability.

**Keywords:** SME internationalization, Digital transformation, Dynamic capabilities, Sustainability, Emerging economies, Female entrepreneurship.

**Annotatsiya:** Ushbu tadqiqot eksportga yo'naltirilgan korxonalar bilan o'tkazilgan yarim tuzilgan intervyular asosida sifatli tematik tahlil usulidan foydalanib, kichik va o'rta biznesning (KOB) xalqaro bozorga chiqishini o'rganadi. Natijalar shuni ko'rsatadiki, moslashuvchan strategiyalar, bozorga tez moslashish va adaptiv boshqaruv global muvaffaqiyat uchun muhim omillardir. Xalqaro bozorlarda raqobatbardoshlikka ta'minot zanjiri barqarorligi hamda barqaror rivojlanish amaliyotlari ham sezilarli ta'sir ko'rsatadi. Tadqiqot global biznesda ayollar tadbirkorligini rivojlantirish bo'yicha amaliy tavsiyalar beradi hamda texnologiya, moslashuvchanlik va barqarorlikning ahamiyatini ta'kidlaydi.

**Kalit so'zlar:** KOB xalqaro integratsiyasi, raqamli transformatsiya, dinamik imkoniyatlar, barqarorlik, rivojlanayotgan iqtisodiyotlar, ayollar tadbirkorligi.

**Аннотация:** В данном исследовании используется качественный тематический анализ полуструктурированных интервью с экспортно-ориентированными предприятиями для изучения интернационализации малого и среднего бизнеса (МСБ). Результаты показывают, что гибкие стратегии, адаптация к рынку и адаптивное управление являются ключевыми факторами глобального успеха. Конкурентоспособность на международных рынках также зависит от устойчивости цепочек поставок и практик устойчивого развития. В работе представлены практические рекомендации по развитию женского предпринимательства в глобальном бизнесе, а также подчеркивается важность технологий, адаптивности и устойчивости.

**Ключевые слова:** интернационализация МСБ, цифровая трансформация, динамические способности, устойчивость, развивающиеся экономики, женское предпринимательство.

## INTRODUCTION

Small and medium-sized businesses (SMEs) are undergoing significant change as a result of digitalization, which is changing how businesses function, interact, and compete in international marketplaces. SMEs are becoming more able to lower transaction costs, enhance coordination, and more effectively access global markets through the use of information and communication technologies (ICT), digital platforms, including data-driven systems. Digital technologies are therefore widely acknowledged as significant facilitators of SME internationalization and competitiveness in the global market [1].

Nevertheless, not all SMEs are able to convert digital investments into long-term global performance, even with the increasing use of digital tools. According to recent studies, the effects of digitalization depend not only on the use of technology itself but also on how businesses manage and incorporate it into their organizational and strategic processes. Specifically, whether digital transformation results in significant global outcomes depends on technology management, which is defined as the alignment, execution, and exploitation of digital resources within a firm's strategy [2].

However, new evidence suggests that not all entrepreneurs benefit equally from digitalization. In the context of digital transformation and internationalization in developing countries, female entrepreneurs in particular constitute a significant but understudied group. The use and management of technology for global expansion by female-led SMEs may be constrained by structural limitations such as restricted access to resources, networks, and digital skills. However, there is still a lack of empirical evidence on these differences, particularly in contexts like Uzbekistan, where SME development and digital transformation are evolving rapidly [3]. Thus, with an emphasis on female entrepreneurship within the context of Uzbekistan, this study explores the role of technology management in SME internationalization. By doing so, it aims to provide a more nuanced understanding of how digitalization influences global performance and whether these effects differ across entrepreneurial groups.

## REVIEW OF LITERATURE ON THE SUBJECT

Studies on female entrepreneurship show that, especially in emerging economies, women-owned enterprises are becoming increasingly crucial to economic growth, innovation, and job creation. However, compared to male entrepreneurs, female entrepreneurs frequently encounter structural obstacles that may hinder business growth and international expansion, such as restricted access to financial resources, weaker professional networks, and institutional limitations. In the context of digital transformation, where the utilization of technology and digital skills is a crucial factor in determining competitiveness, these limitations become particularly significant [4].

According to recent research, digital technologies can offer female entrepreneurs' substantial opportunities by lowering traditional barriers to entry, facilitating flexible business models, and increasing access to international markets through digital platforms and e-commerce systems [5]. Therefore, by increasing visibility, customer reach, and operational efficiency without requiring substantial physical infrastructure, digitalization may serve as an empowering factor for women-led SMEs. However, in addition to having access to technology, female entrepreneurs must also possess digital skills, strategic management competencies, and institutional support networks in order to fully benefit from digital transformation.

The importance of digitalization and advanced technology in influencing SME internationalization is becoming more widely acknowledged in recent research. Evidence from systematic reviews demonstrates that digitalization facilitates learning, value chain restructuring, and firm scalability, all of which contribute to global expansion [6]. Through information and communication technology (ICT) systems and digital platforms, digital technologies lower coordination costs and make it easier to access global markets. However, most studies primarily conceptualize digitalization as an enabling factor rather than examining how businesses strategically manage their technological resources.

Empirical studies also show that digital transformation affects companies' export behavior both directly and indirectly through productivity-related mechanisms [7]. Although these results demonstrate measurable trade benefits, they mainly address digital adoption rather than technology management practices. Investigations on online platforms and SME internationalization further indicate that internal digital skills moderate the success of platform participation, suggesting that organizational and managerial factors are critical for international outcomes [8].

Theoretical perspectives in the reviewed literature are influenced by network approaches, resource-based views, and stage models of internationalization. Studies of SMEs in emerging economies highlight institutional effects and learning processes as key factors shaping international expansion [9]. Previous research on the development of SME information systems shows that organizational focus and managerial priorities, rather than mere technology availability, determine capability development [10]. These findings imply that technology-related outcomes are embedded within broader institutional and strategic contexts.

The strategic alignment of technological activities with international growth objectives emerges as another important factor in the literature. Research shows that digital transformation generates long-term global benefits when it is integrated into strategic frameworks and supported by managerial commitment [11]. SMEs can restructure organizational systems, enhance cross-border collaboration, and improve international responsiveness more effectively when digital tools are embedded into core strategic planning processes. This perspective supports the view that technology management should be understood as a comprehensive managerial capability rather than as isolated technological adoption.

Business model transformation is another critical strategy SMEs use to overcome challenges associated with international expansion. Reim et al. [12] argue that internationalization often requires firms to redesign their value propositions, revenue models, and operational structures rather than simply transferring domestic models to foreign markets. Technological capabilities facilitate this process by enabling cross-border coordination,



service innovation, and digital integration. However, successful internationalization depends on the deliberate integration of technology into business model innovation processes. This highlights the role of technology management as a flexible mechanism through which SMEs can adapt their organizational configurations and value creation processes to global market demands.

Recent empirical studies have also examined the relationship between innovation types and SME internationalization. According to Ramdani [13], not all forms of innovation exert equal influence on export performance. Based on innovation theory and the Resource-Based View, the findings indicate that product innovation has a stronger positive impact on export propensity than process or service innovation. This suggests that the development of new or improved products is more closely associated with international competitiveness than improvements in internal efficiency alone. The study reinforces the importance of aligning technological and innovative capabilities with market-oriented strategies.

The growing significance of cross-border digital platforms has also transformed how exporters in emerging economies build international capabilities. Research indicates that firms employ adaptive strategies when using digital platforms and that capability development is essential for effective internationalization [14]. From a capability-based perspective, digital platforms are not merely transactional channels but environments requiring continuous strategic adaptation, learning, and organizational development. Exporters in developing countries can benefit from digital platforms only if they actively develop adaptive capabilities to respond to institutional differences and market volatility. This perspective further supports the view that technology management involves continuous strategic adjustment and capability building rather than simple participation in digital markets.

However, most research on SME digitalization treats firms as gender-neutral entities, overlooking the possibility that entrepreneurial gender may influence how technology is adopted and managed. This gap is particularly important in emerging economies, where disparities in access to resources and technology may lead to unequal digitalization and internationalization outcomes for female-led enterprises.

## RESEARCH METHODOLOGY

In order to supplement the analysis of SME digitization and internationalization in Uzbekistan, this study uses a qualitative approach. Four owners of small and medium-sized businesses (SMEs) and one representative of a large organization participated in semi-structured interviews. The goal of the qualitative component is to investigate how businesses actually adopt, manage, and integrate digital technologies, and how these processes affect their global operations. The SMEs in this study were selected based on their participation in commercial activities where digital technologies are used for cooperation, communication, and market expansion. To provide a comparative perspective on differences in digital infrastructure, organizational structure, and the strategic use of technology, an interview with a large enterprise was included. Key topics covered in the interview protocol include platform utilization, innovation activities, digital transformation processes, technology management practices, and interaction with foreign markets. The fact that all interviews were conducted with male managers or entrepreneurs reflects the accessibility of respondents during the data collection process.

The results reveal important aspects of entrepreneurial competence that are frequently discussed in the literature on female entrepreneurship, particularly in relation to decision-making under uncertainty, resource constraints, and adaptive market behavior, even though the interviews were conducted with SME managers in export-oriented firms. The study acknowledges female entrepreneurship as a significant contextual dimension in SME digitization, despite the fact that gender was not included as an empirical variable in the qualitative dataset. This aspect is addressed in the literature review and research gap sections for further investigation.

## ANALYSIS AND RESULTS

The framework was developed through a thematic analysis of qualitative interview data collected from export-oriented Uzbek SMEs, allowing for the identification of key patterns related to their internationalization processes. The findings indicate that entrepreneurial competence serves as a critical input factor, encompassing decision-making abilities such as data utilization, strategic thinking, and risk assessment, alongside constraints related to limited financial resources, digital tools, and technological capacity. In addition, market intelligence and flexibility, reflected in continuous trend monitoring, responsiveness to consumer feedback, and competitive analysis, play a significant role. These dimensions emerged from respondents' descriptions of how decisions are made in global markets under conditions of uncertainty and resource scarcity.

The analysis further reveals that firms rely on entrepreneurial mechanisms to transform both external

information and internal resources into strategic actions. Decision-making processes are highly adaptive, often driven by real-time market signals rather than formalized analytical systems, which highlights the importance of agility and responsiveness in dynamic international environments. As a result of these processes, firms achieve a range of outcomes associated with international performance, including export growth, market expansion, enhanced operational resilience, and improved competitiveness and efficiency. These outcomes reflect the ability of firms to effectively navigate uncertainty and adjust to evolving conditions in international markets, as summarized in Table 1 (Table 1).

**Table 1.**  
**Conceptual Table**

INPUT FACTORS	→	PROCESS	→	OUTCOMES
Decision-Making Skills (risk assessment, strategy, data use)	→	Entrepreneurial Cognition & Strategy	→	SME International Performance (export growth, resilience, innovation)
Resource Constraints (limited technology, finance, tools)	→	Adaptive Resource Management	→	Operational Efficiency & Flexibility
Market Intelligence & Adaptability (competition, clients, trends)	→	Opportunity Recognition & Adjustment	→	Market Expansion & Competitiveness

The paradigm emphasizes how adaptive decision-making under resource constraints significantly influences entrepreneurial success in SME internationalization when viewed through the lens of female entrepreneurship. This aligns with research indicating that female entrepreneurs frequently operate in resource-constrained environments, requiring adaptive, relational, and opportunity-driven decision-making strategies. As a result, the model advances the understanding of how entrepreneurial competence functions in SMEs within emerging economies, particularly under conditions of uncertainty and limited resources.

## CONCLUSIONS AND SUGGESTIONS

Through thematic analysis of interviews with export-oriented businesses, this study investigated SME internationalization. The results demonstrate that market responsiveness, adaptive management techniques, and the capacity to modify plans in response to external changes are key factors influencing the performance of multinational businesses. Although the degree of technological adoption varies among firms, digital tools and data-driven decision-making increasingly support operational efficiency. Furthermore, maintaining competitiveness in international markets is increasingly dependent on supply chain flexibility and sustainable practices. In general, SME internationalization is shaped by strategic flexibility, technological preparedness, and environmental awareness.

Suggestions (with an emphasis on female entrepreneurship): Improve women entrepreneurs' digital skills to increase competitiveness in global markets; training in CRM, ERP, and fundamental data analytics should be expanded. Expand access to export market intelligence; better availability of reliable market research, demand analysis tools, and international trade data is essential for women-led SMEs.

Encourage environmentally friendly business practices; access to high-value export markets can be enhanced by promoting sustainable production and certification (such as ISO standards).

Enhance opportunities for international networking; export marketing initiatives, B2B platforms, and trade exhibitions should support female entrepreneurs.

### LIST OF USED LITERATURE:

1. Bargoni, A., Ferraris, A., Vilamová, Š., & Wan Hussain, W. M. H. (2024). Digitalisation and internationalisation in SMEs: a systematic review and research agenda. *Journal of Enterprise Information Management*, 37(5), 1418-1457.
2. Matarazzo, M., Penco, L., & Profumo, G. (2020). How is digital transformation changing business models and internationalisation in Made in Italy SMEs? *Sinergie Italian Journal of Management*, 38(3), 89-107.
3. Teece, D. J. (2007). Explicating dynamic capabilities: the nature and microfoundations of (sustainable) enterprise performance. *Strategic management journal*, 28(13), 1319-1350.
4. Brush, C. G., de Bruin, A., & Welter, F. (2019). A gendered perspective on entrepreneurship and innovation. *Journal of Business Venturing*, 34(3), 489-504.
5. Agnete Alsos, G., Ljunggren, E., & Hytti, U. (2013). Gender and innovation: state of the art and a research agenda. *International Journal of gender and Entrepreneurship*, 5(3), 236-256.
6. Bargoni, A., Ferraris, A., Vilamová, Š., & Wan Hussain, W. M. H. (2024). Digitalisation and internationalisation in SMEs: a systematic review and research agenda. *Journal of Enterprise Information Management*, 37(5), 1418-1457
7. Añón Higón, D., & Bonvin, D. (2024). Digitalization and trade participation of SMEs. *Small Business Economics*, 62(3),



- 857-877.
8. Zhang, C., Bai, T., Zhou, A. J., & Zhou, S. S. (2025). Digital platforms, internal digitalization, and internationalization of SMES. *Long Range Planning*, 102588.
  9. Smallbone, D., Piasecki, B., Venesaar, U., Todorov, K., & Labrianidis, L. (1998). Internationalisation and SME development in transition economies: an international comparison. *Journal of Small Business and Enterprise Development*, 5(4), 363-375.
  10. Levy, M., Powell, P., & Yetton, P. (2002). The dynamics of SME information systems. *Small Business Economics*, 19(4), 341-354.
  11. Matarazzo, M., Penco, L., & Profumo, G. (2020). How is digital transformation changing business models and internationalisation in Made in Italy SMEs? *Sinergie Italian Journal of Management*, 38(3), 89-107.
  12. Reim, W., Yli-Viitala, P., Arrasvuori, J., & Parida, V. (2022). Tackling business model challenges in SME internationalization through digitalization. *Journal of Innovation & Knowledge*, 7(3), 100199.
  13. Ramdani, B., Belaid, F., & Goutte, S. (2023). SME internationalisation: do the types of innovation matter? *International Review of Financial Analysis*, 88, 102681.
  14. Liu, F., Gao, J., & Jia, Y. (2025). Cross-border digital platforms and discretionary adaptation strategy of exporters in emerging markets: The capability building perspective. *International Business Review*, 34(4), 102427.

# **muhandislik** **& iqtisodiyot**

ijtimoiy-iqtisodiy, innovatsion texnik,  
fan va ta'limga oid ilmiy-amaliy jurnal

**Ingliz tili muharriri:** Feruz Hakimov

**Musahhih:** Zokir Alibekov

**Sahifalovchi va dizayner:** Abdurahmon Qurbonov

---

**2026. № 4**

---

© Materiallar ko'chirib bosilganda "Muhandislik va iqtisodiyot" 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.

"Muhandislik va iqtisodiyot" jurnali 26.06.2023-yildan  
O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi  
Axborot va ommaviy kommunikatsiyalar agentligi tomonidan  
№S-5669245 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

**Litsenziya raqami: №095310.**

**Manzilimiz: Toshkent shahri Yunusobod  
tumani 15-mavze 19-uy**





+998 93 718 40 07



<https://muhandislik-iqtisodiyot.uz/index.php/journal>



[t.me/yait\\_2100](https://t.me/yait_2100)