

MUHANDISLIK

& IQTISODIYOT

4-MAXSUS SON

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

2026
sentyabr-oktabr

Belarus–O'zbekiston

ilmiy-texnik hamkorligi: zamonaviy muhandislik
ta'limi, amaliy kvalifikatsiyalar va innovatsion
sanoat rivoji



ISSN: 3060-463X

Xalqaro ilmiy-amaliy konferensiya

РЭУ.РФ
ИМЕНИ Г.В. ПЛЕХАНОВА
ФИЛИАЛ В Г. ТАШКЕНТЕ



muhandislik & iqtisodiyot

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

Elektron nashr, 2026-yil, sentyabr/oktabr.

Bosh muharrir:

Zokirova Nodira Kalandarovna, iqtisodiyot fanlari doktori, DSc, professor

Bosh muharrir o'rinbosari:

Shakarov Zafar G'afarovich, 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 (DSc), 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

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 modellash
- 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

AHOLI DAROMADLARI VA TURMUSH DARAJASI: O'ZARO BOG'LIQLIK NAZARIYASI	9
Abidova Shahnoza Abduvaliyevna	
THE IMPACT OF BUY NOW, PAY LATER SERVICES ON E-COMMERCE SALES	12
Maxmudova Munisaxon Abbos qizi	
ROUTE-LEVEL PROFITABILITY ZONES IN RAILWAY PASSENGER TRANSPORT	16
Eshboyev Ulugbek Farxodovich	
AHOLI DAROMADLARI VA TURMUSH DARAJASI: O'ZARO BOG'LIQLIK NAZARIYASI	20
Abidova Shahnoza Abduvaliyevna	
ОПЕРАЦИОННАЯ ЭФФЕКТИВНОСТЬ КАК ДРАЙВЕР ESG-ТРАНСФОРМАЦИИ ПРЕДПРИЯТИЙ ПОЛИМЕРНОЙ УПАКОВКИ В УСЛОВИЯХ РАЗВИВАЮЩИХСЯ ЭКОНОМИК: ЭМПИРИЧЕСКОЕ ОБОСНОВАНИЕ НА ПРИМЕРЕ ООО «SIRDARYO MEGA LUKS»	23
Ташпулатов Дильмурад Рустамович	
PREPARING STATE-OWNED COMMERCIAL BANKS FOR PRIVATIZATION: INSTITUTIONAL TRANSFORMATION, CORPORATE GOVERNANCE, AND CAPITAL MARKET READINESS IN UZBEKISTAN..	28
Salamov Islam Tashkazakovich	
RAQAMLI TO'LOVLAR ORQALI YASHIRIN IQTISODIYOT KO'LAMINI QISQARTIRISH: XITOIY TAJRIBASI VA MAKROFISKAL SABOQLAR	34
Shonazarov Ashurali Akabayevich	
DIGITAL FACTORS INFLUENCING THE DEVELOPMENT OF THE SERVICE SECTOR IN TASHKENT CITY	37
Abdikayumov Bekzod Turdiniyozovich	



DIGITAL FACTORS INFLUENCING THE DEVELOPMENT OF THE SERVICE SECTOR IN TASHKENT CITY

Abdikayumov Bekzod Turdiniyozovich

Independent Researcher, Department of Digital Economy

Tashkent State University of Economics

E-mail: bekzodabdikayumov@gmail.com

Abstract. This thesis examines the main digital factors influencing the development of the service sector in Tashkent City. Particular attention is paid to digital infrastructure, electronic payments, digital platforms, cloud technologies, data analytics, cybersecurity, and digital skills. The study highlights their role in reducing transaction costs, expanding market access, improving service quality, increasing labor productivity, and supporting business formalization. An econometric approach is proposed to assess the impact of digital factors on service output, employment, productivity, and the number of active enterprises. The findings show that the effectiveness of digital transformation depends not only on technological infrastructure but also on organizational readiness, data quality, managerial capacity, and workforce competencies. The results can support differentiated measures aimed at improving the competitiveness and sustainable development of Tashkent City's service sector.

Keywords: digital platforms, service sector, Tashkent City, digital transformation, platform economy, digital payments, data-driven management, digital skills, service productivity, transaction costs, regional development, econometric assessment, innovation, small business, institutional readiness.

Annotatsiya. Mazkur tezisda Toshkent shahrida xizmatlar sohasi rivojlanishiga ta'sir etuvchi asosiy raqamli omillar tadqiq etilgan. Raqamli infratuzilma, elektron to'lovlar, raqamli platformalar, bulutli texnologiyalar, ma'lumotlar tahlili, kiberxavfsizlik va raqamli ko'nikmalarga alohida e'tibor qaratilgan. Tadqiqotda ushbu omillarning tranzaksiya xarajatlarini kamaytirish, bozorga kirish imkoniyatlarini kengaytirish, xizmatlar sifatini yaxshilash, mehnat unumdorligini oshirish hamda biznes faoliyatini rasmiylashtirishni qo'llab-quvvatlashdagi o'rni yoritilgan. Raqamli omillarning xizmatlar hajmi, bandlik, unumdorlik va faol korxonalar soniga ta'sirini baholash uchun ekonometrik yondashuv taklif etilgan. Tadqiqot natijalari raqamli transformatsiya samaradorligi nafaqat texnologik infratuzilmaga, balki tashkiliy tayyorgarlik, ma'lumotlar sifati, boshqaruv salohiyati va xodimlarning kompetensiyalariga ham bog'liqligini ko'rsatadi. Olingan natijalar Toshkent shahri xizmatlar sohasining raqobatbardoshligi va barqaror rivojlanishini oshirishga qaratilgan tabaqalashtirilgan chora-tadbirlarni ishlab chiqishda qo'llanilishi mumkin.

Kalit so'zlar: raqamli platformalar, xizmatlar sohasi, Toshkent shahri, raqamli transformatsiya, platforma iqtisodiyoti, raqamli to'lovlar, ma'lumotlarga asoslangan boshqaruv, raqamli ko'nikmalar, xizmatlar unumdorligi, tranzaksiya xarajatlari, hududiy rivojlanish, ekonometrik baholash, innovatsiya, kichik biznes, institutsional tayyorgarlik.

Аннотация. В данном тезисе исследуются основные цифровые факторы, влияющие на развитие сферы услуг в городе Ташкенте. Особое внимание уделяется цифровой инфраструктуре, электронным платежам, цифровым платформам, облачным технологиям, анализу данных, кибербезопасности и цифровым навыкам. В исследовании раскрывается роль данных факторов в снижении транзакционных издержек, расширении доступа к рынку, повышении качества услуг, росте производительности труда и содействии формализации предпринимательской деятельности. Для оценки влияния цифровых факторов на объем услуг, занятость, производительность и количество действующих предприятий предложен эконометрический подход. Результаты исследования показывают, что эффективность цифровой трансформации зависит не только от технологической инфраструктуры, но и от организационной готовности, качества данных, управленческого потенциала и компетенций работников. Полученные результаты могут быть использованы при разработке дифференцированных мер, направленных на повышение конкурентоспособности и устойчивое развитие сферы услуг города Ташкента.

Ключевые слова: цифровые платформы, сфера услуг, город Ташкент, цифровая трансформация, платформенная экономика, цифровые платежи, управление на основе данных, цифровые навыки, производительность сферы услуг, транзакционные издержки, региональное развитие, эконометрическая оценка, инновации, малый бизнес, институциональная готовность.

The development of the service sector on the basis of digital technologies has become one of the important conditions for sustainable urban economic growth. Online platforms, mobile applications, electronic payment systems, cloud services, artificial intelligence, and data analytics are transforming the ways

services are produced, promoted, delivered, and evaluated. In Tashkent City, digitalization affects trade, transport, accommodation, catering, finance, education, health care, information, professional services, and other activities. These changes create new opportunities for enterprises but also require new management approaches and more precise evaluation of the economic effects of digital transformation.

A digital factor can be understood as a technological, organizational, human, or institutional condition influencing an enterprise's ability to create and deliver services through digital channels. Key factors include internet connectivity, access to digital platforms, cashless payments, cloud and analytical systems, digital competencies, information security, and managerial readiness to redesign business processes. These factors are interdependent: high-speed connectivity alone does not increase productivity if employees lack the necessary skills or management continues to rely on fragmented manual procedures.

Digital platforms play a central role in transforming service markets. They connect providers with consumers, reduce search time, support price comparison, facilitate payments, and create reputation mechanisms through ratings and reviews. For small service enterprises, platform participation can expand access to customers beyond the immediate location of the business. However, it may also create commission costs, limited control over customer data, greater reliance on platform ranking mechanisms and increased competitive pressure. Therefore, the economic effect of platform participation should be assessed on the basis of net results rather than gross digital sales alone.

Digital connectivity provides the basic infrastructure for these processes. Stable broadband and mobile internet allow enterprises to communicate with customers, coordinate employees, use cloud applications, process electronic orders, and receive real-time information. Nevertheless, connectivity is only an enabling condition; its productive effect depends on complementary technologies, organizational routines, and human capabilities.

The expansion of digital payments is another important factor. Electronic transactions reduce payment time, improve customer convenience, create verifiable financial records, and strengthen business transparency. Transaction data can support accounting, demand analysis, credit assessment, and financial planning. Their value, however, depends on interoperability, affordability, consumer trust, cybersecurity, and integration with internal management systems. If payment data remain isolated from sales, inventory, and customer records, their analytical value is reduced.

Data-driven management enables enterprises to move from intuitive decisions toward evidence-based planning. CRM systems, ERP solutions, cloud accounting, digital booking systems, and analytical dashboards can provide timely information on demand, costs, customer retention, service quality, and resource utilization. The value of these systems depends not on the volume of data collected but on their accuracy, compatibility, and use in decision-making. Inconsistent or fragmented data may limit the effectiveness of digital management and reduce the quality of decision-making.

Human capital is a decisive complementary factor. Employees need not only basic digital literacy but also the ability to work with sector-specific platforms, protect information, interpret analytical indicators, and adapt service processes to changing customer expectations. Managers require additional competencies in digital strategy, investment evaluation, organizational change, and risk management. Training should therefore be linked to the actual technologies and business processes used by enterprises.

Cybersecurity and institutional trust also influence the economic use of digital services. Customers and enterprises are more willing to adopt online transactions when personal, payment, and commercial information is protected. Security incidents can cause financial losses, interrupt service delivery, damage reputation, and reduce confidence in digital channels. Cybersecurity should therefore be treated as part of service quality, business continuity, and long-term competitiveness.

The influence of digital factors differs across service subsectors. Transport and delivery depend strongly on geospatial data, automated routing, and real-time coordination. Retail and hospitality benefit from electronic marketplaces, digital payments, online booking, and customer relationship management. Professional services rely on cloud collaboration, secure document exchange, and analytical tools, while education and health services require reliable identification, scheduling systems, secure data processing, and mechanisms for maintaining service quality. Consequently, support measures should be adapted to the specific characteristics and needs of different service activities.

Territorial differences within Tashkent City should also be considered. Business density, population income, infrastructure quality, skilled labour, concentration of service enterprises, and consumer demand may influence the returns from digital adoption. Citywide averages can conceal districts where infrastructure is available but productive use remains limited. District-level diagnostics should therefore distinguish digital access, intensity of use, organizational capability, and economic outcomes.

For empirical assessment, service output, labour productivity, employment, sales volume, or the number of active service enterprises may be used as dependent variables. Explanatory variables may include



broadband availability, the share of enterprises receiving orders digitally, cashless payment intensity, digitally trained employees, and the use of cloud, CRM, ERP, or analytical systems. Control variables should reflect investment, enterprise size, population, income, business density, and subsector characteristics. District- or subsector-level panel models can account for persistent territorial differences and common annual shocks.

A baseline econometric specification may estimate the relationship between service-sector performance and connectivity, platform participation, digital payments, digital skills, and data capability. Fixed-effects and random-effects estimates should be compared, with heteroskedasticity and within-panel correlation addressed through robust standard errors. Explanatory variables may be lagged where adoption requires time to influence performance. Interaction effects are also important, since the influence of connectivity may be stronger where digital skills are higher, while platform effects may depend on interoperable payments and effective data management.

If an integrated digital-development indicator is constructed, its methodology should remain transparent. Indicators should be normalized, grouped by meaningful dimensions, and tested for sensitivity to alternative weighting systems. Equal weighting may serve as a baseline, while principal-component or expert weighting can be used for comparison. The final score should complement, not replace, analysis of individual components, because similar total scores may conceal different constraints.

A practical monitoring mechanism should regularly compare expected and observed outcomes. Digital adoption can be evaluated through changes in productivity, operating costs, customer reach, transaction time, customer retention, service quality, and business formalization. Where actual results differ from forecasts, enterprises and public authorities should identify missing complementary factors and adjust their measures. Digital transformation should therefore be viewed as a continuous process extending beyond the acquisition of software or equipment.

For Tashkent City, the policy framework should combine infrastructure development with enterprise capability-building. Small service firms need practical support in digital bookkeeping, customer management, electronic commerce, cybersecurity, inventory visibility, and data-based decision-making. Training programs should be differentiated by subsector and linked to measurable operational improvements.

An important direction is the creation of a district-level digital service dashboard combining indicators of access, platform use, payments, skills, data capability, enterprise activity, employment, and productivity. Its purpose should be to support policy evaluation and resource allocation while also enabling comparative assessment across territories. Confidential business information must be protected, definitions kept consistent over time, and data sources documented. A phased implementation approach would allow selected measures to be evaluated before wider expansion.

The analysis demonstrates that digital transformation can accelerate the development of the service sector in Tashkent City by reducing transaction costs, widening market access, improving payment efficiency, strengthening customer interaction, and enabling data-driven management. Nevertheless, the availability of technology alone does not guarantee higher productivity. The economic effect depends on the interaction between infrastructure, platforms, payments, skills, organizational readiness, cybersecurity, and data quality.

A comprehensive assessment should distinguish digital access from productive use and measurable results. Connectivity and platform registration indicate potential, while changes in productivity, costs, customer reach, employment, and service quality demonstrate the actual economic impact. District- and subsector-level analysis is necessary because service activities differ in their technological requirements, and territories differ in their capacity to transform access into value.

The proposed econometric framework provides a basis for evaluating the contribution of individual digital factors and their complementary effects. The use of verified panel data, robust estimation methods, sensitivity analysis, and transparent indicators can improve the reliability of conclusions and reduce the risk of overstating the precision of estimates. The proposed digital service dashboard can support continuous monitoring, comparison of expected and actual outcomes, and timely adjustment of regional policy measures.

The development of the service sector should therefore be supported through an integrated policy that combines reliable digital infrastructure, interoperable payments, secure data exchange, subsector-specific training, and organizational modernization. Such an approach can strengthen the competitiveness of service enterprises, improve the sustainability of small businesses, and contribute to balanced socioeconomic development in Tashkent City.



REFERENCES

1. Goldfarb, A., Tucker, C. Digital Economics // *Journal of Economic Literature*. — 2019. — Vol. 57, No. 1. — P. 3–43. — DOI: 10.1257/jel.20171452. — URL: <https://doi.org/10.1257/jel.20171452> (date of access: 09.09.2026).
2. OECD. *Measuring the Digital Transformation: A Roadmap for the Future*. — Paris: OECD Publishing, 2019. — DOI: 10.1787/9789264311992-en. — URL: <https://doi.org/10.1787/9789264311992-en> (date of access: 09.09.2026).
3. OECD. *The Digital Transformation of SMEs*. — Paris: OECD Publishing, 2021. — (OECD Studies on SMEs and Entrepreneurship). — DOI: 10.1787/bdb9256a-en. — URL: <https://doi.org/10.1787/bdb9256a-en> (date of access: 09.09.2026).
4. UNCTAD. *Digital Economy Report 2021: Cross-border Data Flows and Development: For Whom the Data Flow*. — Geneva: United Nations, 2021. — URL: <https://unctad.org/publication/digital-economy-report-2021> (date of access: 09.09.2026).
5. World Bank. *World Development Report 2016: Digital Dividends*. — Washington, DC: World Bank, 2016. — DOI: 10.1596/978-1-4648-0671-1. — URL: <https://doi.org/10.1596/978-1-4648-0671-1> (date of access: 09.09.2026).
6. World Bank. *World Development Report 2021: Data for Better Lives*. — Washington, DC: World Bank, 2021. — DOI: 10.1596/978-1-4648-1600-0. — URL: <https://doi.org/10.1596/978-1-4648-1600-0> (date of access: 09.09.2026).
7. Liu, Y., Qiang, Z. *Digital Progress and Trends Report 2023*. — Washington, DC: World Bank, 2024. — DOI: 10.1596/978-1-4648-2049-6. — URL: <https://doi.org/10.1596/978-1-4648-2049-6> (date of access: 09.09.2026).



Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir Alibekov

Sahifalovchi va dizayner: Abdurahmon Qurbonov

2026

© 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 kelamasligi 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