MUHANDISLIK & IQTISODIYOT

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

2026
mart

TOSHKENT SHAHRIDAGI TURIN POLITEXNIKA UNIVERSITETI

Xalqaro ilmiy-amaliy onlayn konferensiya materiallari to'plami

"GLOBAL RAQAMLI INTEGRATSIYALASHUV: 2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH ORQALI MIKRO VA MAKROIQTISODIY BARQAROR O'SISHNI TA'MINLASH DOLZARBLIGI"

"GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF ENSURING MICRO AND MACROECONOMIC SUSTAINABLE GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL DEVELOPMENT IN THE TRANSITION TO A GREEN ECONOMY BY 2030"

«ГЛОБАЛЬНАЯ ЦИФРОВАЯ ИНТЕГРАЦИЯ: АКТУАЛЬНОСТЬ ОБЕСПЕЧЕНИЯ УСТОЙЧИВОГО МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ ЭКОНОМИКЕ К 2030 ГОДУ»

3-MAXSUS SON

74-91 xalqaro daraja
ISSN: 2992-8982

muhandislik & iqtisodiyot

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

Elektron nashr.
2026-yil, mart.

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 Kalandar 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.

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 – Telekommunikasiya va kompyuter tizimlari, telekommunikasiya 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
05.09.01 – 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

ICT week Uzbekistan 2025: Milliy texnologiyalar haftaligining yakunlari va ularning O‘zbekiston IT-ekotizimiga ta’siri 16
Jumaboyev Akmaljon Sheraliyevich

THE ROLE OF STATE FINANCIAL CONTROL IN THE EFFICIENT USE OF BUDGET FUNDS 20
Gulyor Akhmatovna Kasimova, Biybinaz Makhmut qizi Esenbaeva

РОЛЬ ЦИФРОВЫХ ПЛАТЁЖНЫХ СИСТЕМ В ФОРМИРОВАНИИ ФИНТЕХ-ЭКОСИСТЕМЫ РЕСПУБЛИКИ УЗБЕКИСТАН 22
Шамахмудова Шоира Олег кизи

UZBEKISTAN’S STRATEGY FOR TRANSITION TO A GREEN ECONOMY: LABOR MARKET TRANSFORMATION, CHALLENGES AND PROSPECTIVE OPPORTUNITIES 27
Akbarova Barno Shukhratovna, Chintemirova Diyora Shukhratovna

MODELS FOR MANAGING EDUCATIONAL REFORMS IN THE CONTEXT OF CULTURAL DIFFERENCES 32
Abdulmajeed Nabeel Azouz

4-SANOAT INQILOBINING RAQAMLI TURIZMGA TA’SIRINI BAHOLASH 38
Sevinchova Nilufar Ne’mat qizi

КОНЦЕПТУАЛЬНАЯ МОДЕЛЬ ИНТЕГРИРОВАННОЙ СИСТЕМЫ ESG-ТРАНСФОРМАЦИИ ПРОМЫШЛЕННОГО ПРЕДПРИЯТИЯ КАК ДРАЙВЕР ИНВЕСТИЦИОННОЙ ПРИВЛЕКАТЕЛЬНОСТИ 41
Ташпулатов Дильмурад Рустамович

RAQAMLI IQTISODIYOTDA FOIZSIZ MOLIYA MEXANIZMLARINING RIVOJLANISH ISTIQBOLLARI 44
Adilov Zuxriddin Marip o‘g‘li

XIZMAT KO‘RSATISH TARMOG‘INI RIVOJLANTIRISH VA BOSHQARISHNI TAKOMILLASHTIRISH 47
Tadjimirzayev Anvar Abduvaxidovich

RAQAMLI IQTISODIY DINAMIKANI KOMPLEKS FUNKSIYALAR YORDAMIDA MODELLASHTIRISH 52
Ibrohimova Nilufar Qahramon qizi

SANOAT SEKTORIDA BARQAROR RIVOJLANISHNI TA’MINLASHDA “YASHIL” INVESTITSIYALARNING IQTISODIY AHAMIYATI 55
Ibragimov Zaxid Taxirovich

LOGISTIKA PROVAYDERLARI XIZMATLARIDAN FOYDALANISH ASOSIDA TEMIR YO‘L TRANSPORTI RAQOBATBARDOSHLIGINI OSHIRISH 59
Raximov Xasan Shukurjonovich

СОВРЕМЕННЫЕ ПОДХОДЫ К ИСПОЛЬЗОВАНИЮ ИНСТРУМЕНТОВ УПРАВЛЕНИЯ ПРОЕКТАМИ В РАЗЛИЧНЫХ ОТРАСЛЯХ ЭКОНОМИКИ 64
Сидиков Зиёдулло Равшанович, Холиярова Шохиста Кахрамоновна

SUG‘URTA TASHKILOTLARINING BOZOR IQTISODIYOTIDAGI AHAMIYATI 68
Azamatova G.I.

DON MAHSULOTLARINI YETISHTIRISH VA QAYTA ISHLASHDA INVESTITSIYALAR SAMARADORLIGINI OSHIRISH YO‘LLARI 71
Po‘latova Sug‘diyona, S.Y.Xamidova

MAHALLIY BUDJETLARNING DAROMAD BAZASINI KENGAYTIRISH ASOSIDA XARAJATLAR BARQARORLIGINI TA’MINLASH (SURXONDARYO VILOYATI MISOLIDA) 74
Safarmurodova Marjona To‘raqulovna

O‘ZBEKISTONDA INVESTITSIYA FAOLIYATINI RIVOJLANTIRISHDA SOLIQ IMTIYOZLARI VA PREFERENSIYALARINING IQTISODIY AHAMIYATI 77
Allaberganova Kumush Javlonbek qizi, Beknazarova N.T.

РАЗВИТИЕ OPEN BANKING КАК ДРАЙВЕР ФОРМИРОВАНИЯ КОНКУРЕНТНОЙ ФИНТЕХ-ЭКОСИСТЕМЫ В УЗБЕКИСТАНЕ 80
Эшмуротов Дониёр Ихтиёр ўғли

NAVIGATING TAX RISKS ARISING IN THE MANAGEMENT OF ENTERPRISES 83
Maxmudov Rahimjon Hamid o‘g‘li

DVIGATELNING TASHQI TEZLIK TAVSIFNOMASIGA DVIGATEL QUVVATI, TIRSAKLI VALINING MAKSIMAL AYLANISHLAR SONI, SOATLI YONILG‘I SARFI VA SOLISHTIRMA YONILG‘I SARFLARIGA TA’SIRI 86
Abdug‘aniyev Shohruh Oxunjon o‘g‘li, Abdusattorov Nodirjon Abdujalil o‘g‘li

FROM TRADITIONAL BANKING TO FINTECH ECOSYSTEMS: PERFORMANCE IMPLICATIONS 90
Rano Parpieva

ZAMONAVIY SHAROITDA MEHNAT MOTIVATSIYASI NAZARIYASINI RIVOJLANTIRISHDA INSONIY MUNOSABATLAR MAKTABINING AHAMIYATI 92
Aslanov Aziz Mexmonovich

ВОДНО-ЭКОНОМИЧЕСКИЙ КОМПРОМИСС В СИСТЕМЕ ЦУР УЗБЕКИСТАНА: ЭМПИРИЧЕСКИЙ АНАЛИЗ МЕЖЦЕЛЕВЫХ КОНФЛИКТОВ 96
Салахутдинова Юлдуз Голибовна

THE ECONOMIC IMPORTANCE OF INTERNATIONAL TRADE AND ITS ROLE IN GLOBAL GROWTH 99
Nurova Farog‘at Salohiddin qizi

AHOLINING MOLIYAVIY FIRIBGARLIKKA ALDANISH EHTIMOLINI KAMAYTIRISHDA MOLIYAVIY TA’LIMNING O‘RNI 102
Irgashev Anvar Farxodovich

SUN’IY INTELLEKT ASOSIDA TASHQI SAVDONI OPTIMALLASHTIRISH VA ENERGETIKA XAVFSIZLIGINI BOSHQARISH MEXANIZMLARI 105
Nosirbekov Sanjarbek Toxirbekovich

SANOATDA IQTISODIY MOLIYAVIY HISSOBOTLAR XALQARO STANDARTLARINI RAQOBATBARDOSH KORPORATIV STRATEGIYALARNI SHAKLLANTIRISHDA QO‘LLASH 107
Turaboyev Ibroxim Ismoil o‘g‘li

KICHIK BIZNESDA INVESTITSIYA SAMARADORLIGINI BAHOLASH MEXANIZMLARINI TAKOMILLASHTIRISH YO‘LLARI 111
Xakimov Akbar Anvarovich

AXBOROT-KOMMUNIKATSIYA TEXNOLOGIYALARI SOHASIDA NOMODDIY AKTIVLARNING IQTISODIY MAZMUN-MOHIYATI 114
Ishanqulov Izzatilla Nurillayevich

MEHNAT HAQIDAN OLINADIGAN SOLIQLAR VA MAJBURIY TO‘LOVLAR HISOBINI O‘ZBEKISTON RESPUBLIKASI SOLIQ KODEKSI ASOSIDA TAKOMILLASHTIRISH 117
Nomozov Ilhomjon Ziyodullo o‘g‘li

FINTECH TEXNOLOGIYALARI ASOSIDA TIJORAT BANKLARI RAQAMLI INFRATUZILMASINI MODERNIZATSIYA QILISH 119
Hazratkulov Faxriyor Abdumuxammad o‘g‘li

ОЦЕНКА ЛИДЕРСКОЙ ЗРЕЛОСТИ ОРГАНИЗАЦИЙ СФЕРЫ КУЛЬТУРЫ В УСЛОВИЯХ ТРАНСФОРМАЦИИ КРЕАТИВНОЙ ЭКОНОМИКИ УЗБЕКИСТАНА 122
Абдусаламова Фарогат Сунатиллаевна

STATE OF DEVELOPMENT AND DYNAMICS OF THE FRUIT PROCESSING INDUSTRY 125
Yusufova Laylo Gayrat kizi

STARTAP LOYIHALARINING MILLIY IQTISODIYOTNING INNOVATSION RIVOJLANISHIDAGI ROLI 132
Ko‘chimova Madinabonu Qaxramon qizi, Sheraliyev Nurbek Jumanazar o‘g‘li

AKSIYADORLIK JAMIYATLARI SAMARADORLIGI VA BOZOR QIYMATINI SHAKLLANTIRISHNING KO‘P FAKTORLI MODELLARI 135
Jumatova Gulzar Maxmud qizi

MUNDARIJA • СОДЕРЖАНИЕ • CONTENTS

MUNDARIJA • СОДЕРЖАНИЕ • CONTENTS

INNOVATSION RIVOJLANISHDA MEHNAT RESURSLARINING SAMARADORLIGINI HISOBLASH USULLARI 139
Artiqova O‘g‘iljon Zafar qizi

INSTITUTIONAL FEATURES OF STATE REGULATION OF PRODUCT QUALITY MANAGEMENT 143
Atakulov Askad Raimkulovich

TA’LIM MARKAZINING OBRO‘SI VA RAQOBATBARDOSHLIGIGA MALAKALI XODIMLARNING TA’SIRINI BAHOLASH 146
Razzoqova Zebo Xusniddinovna

THE IMPACT OF RAPID TAX DISPUTE RESOLUTION SYSTEMS ON THE BUSINESS ENVIRONMENT AND PROSPECTS FOR THEIR DEVELOPMENT 149
Solihova Xumora Xasan kizi

МОДЕЛИРОВАНИЕ МАКРОЭКОНОМИЧЕСКОГО ВЛИЯНИЯ ОБЩЕСТВА 5.0 НА УСТОЙЧИВОЕ СОЦИАЛЬНО-ЭКОНОМИЧЕСКОЕ РАЗВИТИЕ СТРАН БРИКС-Т 153
Калдибаев Нурлан Алимжанович

AKSIYADORLIK JAMIYATLARIDA MOLIYAVIY SHAFFOFLIKNING INVESTITSION JOZIBADORLIKKA TA’SIRI 156
Kurashev Sobir Saidmurod o‘g‘li

O‘ZBEKISTONDA REKREATSION TURIZMNI RIVOJLANTIRISHNING ILMIY-AMALIY O‘ZIGA XOS JIHATLARI 159
Po‘latova Mavluda Sanjar qizi

ПРИЗНАКИ ПРОБЛЕМНЫХ КРЕДИТОВ И УПРАВЛЕНИЕ ИХ КАЧЕСТВОМ 162
Улмасой Ахмедова Хусан кизи

THE ECONOMIC ESSENCE OF LABOR AND ITS INTERPRETATION IN THE CONTEXT OF INTERNATIONAL FINANCIAL REPORTING STANDARDS 165
Nomozov Ilhomjon Ziyadullah ugli

MADANIYLASHTIRILGAN GO‘SHTNING QAYTA ISHLANGAN GO‘SHT MAHSULOTLARI XOM ASHYOSIDA ISHTIROKI 168
Xaydarova Sitora Suranbay qizi

NOMODDIY AKTIVLAR AUDITIDA RISKLARNI BAHOLASH VA AUDITORLIK DALILLARINI TO‘PLASH USLUBIYOTINI TAKOMILLASHTIRISH 170
Ishanqulov Izzatilla Nurillayevich

MEHNAT HAQI AUDITINING NAZARIY-USLUBIY ASOSLARI VA XALQARO AUDIT STANDARTLARI (ISA) KONTEKSTIDAGI TALQINI 173
Nomozov Ilhomjon Ziyodullo o‘g‘li

BANK RISKLARINING BANK FAOLIYATIDAGI AHAMIYATI, TURLARI VA XUSUSIYATLARI 175
Hakimova Nargiza Abdukarimovna

RAQAMLI TRANSFORMATSIYA TADBIQ QILISH YO‘NALISHLARI VA INSTRUMENTLARI TAHLILI 180
Abdurahmonov Abdumalik Abdurashidovich

MODERN TRENDS IN THE DEVELOPMENT OF SUBJECTS ENGAGED IN MEAT PROCESSING IN THE CONTEXT OF INNOVATIVE DIRECTION 184
Sitora Khaydarova

“XAVFSIZ SHAHAR” TIZIMLARIDA RAQAMLI TEXNOLOGIYALAR VA SUN’IY INTELLEKTDAN FOYDALANISH ISTIQBOLLARI 188
Iminov Akbarjon Odiljon o‘g‘li

O‘ZBEKISTONDA NATIJAGA YO‘NALTIRILGAN BYUDJETLASHTIRISHNI JORIY ETISHDA DAVLAT MOLIYASI STATISTIKASI: JORIY HOLAT VA ISTIQBOLLI REJALARI 190
Artikov Baxtiyor Maxkamovich

DAVLAT QARZINI SAMARALI BOSHQARISH VA BARQAROR IQTISODIY RIVOJLANISHNI TA’MINLASH MEXANIZMLARI 193
Sattoriy Fayzulloh Abdijabbor o‘g‘li

O‘Z KAPITALI HISOBINI YURITISHDA XALQARO MOLIYAVIY HISOBOT STANDARTLARINI QO‘LLASHNING NAZARIY VA AMALIY ASOSLARI 196
Axmedov Latayibxon Mamitxonovich

BIZNES JARAYONLARINI MODELLASHTIRISH ORQALI KORXONA SAMARADORLIGINI OSHIRISH YO‘LLARI 200
Qarshiyeva Moxinur Olim qizi

THE IMPACT OF MANAGING THE INTERREGIONAL MOBILIZATION OF QUALIFIED TEACHERS ON THE QUALITY OF EDUCATION. 202
Karimov Dostonjon Karimovich

O‘ZBEKISTON KIMYO SANOATI KORXONALARINING IQTISODIY SAMARADORLIGI HOLATI 204
Suyarov Shaxzod Salim o‘g‘li

ФАКТОРЫ И ПРОБЛЕМЫ ОСУЩЕСТВЛЕНИЯ УСТОЙЧИВОГО РАЗВИТИЯ МЕЖДУНАРОДНЫХ ДЕНЕЖНЫХ ПЕРЕВОДОВ В УЗБЕКИСТАНЕ. 206
Гимранова О. Б.

ASSESSING DIGITAL MATURITY IN HIGHER EDUCATION INSTITUTIONS: AN INTEGRATED FRAMEWORK APPROACH 209
Berdiyev Temurbek

ТЕОРЕТИКО-НАУЧНЫЕ ОСНОВЫ ПОВЫШЕНИЯ ЭКОНОМИЧЕСКОГО ПОТЕНЦИАЛА ПРЕДПРИЯТИЙ НЕФТЕГАЗОВОЙ ПРОМЫШЛЕННОСТИ 213
Бекмухамедова Малика Искандарбековна

ЭКОНОМИЧЕСКАЯ СУЩНОСТЬ И ОСОБЕННОСТИ ЦИФРОВИЗАЦИИ ФОНДОВОГО РЫНКА В УЗБЕКИСТАНЕ 218
Шомуродов Равшан Турсункулович, Юсупова Нигора Собитжон кизи

IQTISODIYOTDA OZIQ-OVQAT XAVFSIZLIGINI TA’MINLASHNING INSTITUTSIONAL MEXANIZMLARI 223
Amirov Otabek Xudoyberdi o‘g‘li

TRANSPORT TIZIMI IQTISODIY SAMARADORLIGINI OSHIRISHNING NAZARIY ASOSLARI 226
Mannonov Shoxruhmirza Abdurashid o‘g‘li

AXBOROT-KOMMUNIKATSIYA TEXNOLOGIYALARI SOHASIDA MOLIYAVIY NATIJALAR AUDITI METODOLOGIYASINI TAKOMILLASHTIRISHNING YAXLIT TIZIMI 231
Bekchanov Faxriddin Atabekovich

FINANCING SYSTEM OF EXPORT ACTIVITIES OF SMALL BUSINESS ENTITIES IN THE IMPROVING 234
Karamatdinova Aysawle Paraxatovna

GENERATIV SUN’IY INTELLEKT INFRATUZILMASINING MINTAQAVIY IQTISODIYOTNI TRANSFORMATSIYA QILISHDAGI O‘RNI 236
Saidov Jaloladdin Allaberganovich

STRATEGIC INTEGRATION OF DIGITAL MARKETING TECHNOLOGIES IN SMALL AND MEDIUM-SIZED ENTERPRISES: DRIVERS, BARRIERS, AND ECONOMIC PERFORMANCE 239
Pirmatov Oybek Shovkat ugli

QORAQALPOG‘ISTON RESPUBLIKASIDA KICHIK VA O‘RTA BIZNESNING HUDUDIY RIVOJLANISH XUSUSIYATLARI 243
Reimbergenov Xurrambek Xushnudovich

FEATURES AND PRINCIPLES OF ECONOMETRIC MODELING OF INDUSTRIAL DEVELOPMENT 246
Choriev Tolib Azamovich

FEATURES OF INVESTMENT BEHAVIOUR IN THE CONTEXT OF FINTECH TECHNOLOGY DEVELOPMENT 251
Karimova Nurjakhon Olim kizi

DAVLAT-XUSUSIY SHERIKLIK ASOSIDA HUDUDIY INFRATUZILMAGA INVESTITSIYALARNI JALB ETISH MEXANIZMLARINI TAKOMILLASHTIRISH 255
Ismoilov Azizbek Rustamjon o‘g‘li

MUNDARIJA • СОДЕРЖАНИЕ • CONTENTS

RAQAMLI IQTISODIYOT SHAROITIDA ELEKTRON BOZORLAR ORQALI XALQARO SAVDONI RIVOJLANTIRISH ISTIQBOLLARI 259
Hamroyeva Umida

TO‘QIMACHILIK KORXONALARIDA TEXNOLOGIK MODERNIZATSIYANING IQTISODIY MAZMUNI VA NAZARIY ASOSLARI 262
Sarimsaqov Sherzod Xamidovich

INCREASING THE COMPETITIVENESS OF ENTERPRISES IN THE CONSTRUCTION MATERIALS INDUSTRY 268
Toshpulatov Asronbek Mutalibovich

O‘ZBEKISTON TIJORAT BANKLARINING KAPITAL BOZORI ORQALI RESURS BAZASINI KENGAYTIRISH AMALIYOTI VA ISTIQBOLLARI 272
Otabek Oltiboyev

TASHQI SAVDO OPERATSIYALARIDA VALYUTA NAZORATINI TAKOMILLASHTIRISH ORQALI EKSPORTNI RAG‘BATLANTIRISH 275
Israilov Avazbek Rustam o‘g‘li

XALQARO UNIVERSITET BOSHQARUVIDA STAKEHOLDER YONDASHUVI: ZAMONAVIY MODELLAR VA RIVOJLANISH TENDENSIYALARI 277
Tursunmuratov Sherzod Turdimuratovich

ВОПРОСЫ ИСПОЛЬЗОВАНИЯ МЕХАНИЗМОВ ГОСУДАРСТВЕННОЙ ПОДДЕРЖКИ В УПРАВЛЕНИИ ДЕЯТЕЛЬНОСТЬЮ СЕМЕЙНЫХ ПРЕДПРИЯТИЙ 279
Султанов Бобирмирзо Мавлонжон угли

TRANSPORT SOHASIDA AYOLLAR BANDLIGINI TA’MINLASH MUAMMOLARINI INTEGRATSIYALASHGAN BOSHQARUVNI TAKOMILLASHTIRISH ASOSIDA HAL ETISH 283
Abdukarimova Dilnozaxon Mamurjon qizi

RAQAMLI IQTISODIYOT SHAROITIDA TO‘QIMACHILIK SANOATINI RIVOJLANTIRISHNING USTUVOR YO‘NALISHLARI 287
Nurullayeva Mexribon Muratovna

OPTIMIZATION OF THE FOOD SUPPLY AND DELIVERY SYSTEM IN TASHKENT REGION 290
Mavlanov Sobirjon Pardabayevich

THEORETICAL FOUNDATIONS OF SOCIAL PROTECTION AND ITS INTERRELATIONSHIP WITH SUSTAINABLE ECONOMIC DEVELOPMENT 293
Abduzoirov Mukhiddin, Abdulloev Amrullo, Inomjon Qudratov

SUG‘URTA XIZMATLARI BOZORINI BOSHQARISHGA OID ILMIY YONDASHUVLARNING EVOLYUTSIYASI 299
Kurbonov S.A.

INSTITUTIONAL FACTORS IN THE DEVELOPMENT OF WOMEN’S ENTREPRENEURSHIP IN RURAL UZBEKISTAN: AN ECONOMIC AND STATISTICAL ANALYSIS 304
Saidakbarova Ziyoda Doniyor qizi

ФАКТОРИНГ КАК ИНСТРУМЕНТ УПРАВЛЕНИЯ ДЕБИТОРСКОЙ ЗАДОЛЖЕННОСТЬЮ ТЕКСТИЛЬНЫХ ПРЕДПРИЯТИЙ 310
Дадабоева Муштари Хамидиллаевна

QISHLOQ XO‘JALIGINI RIVOJLANTIRISHDA AGROKLASTERLARNING O‘RNI VA ISTIQBOLLARI 314
Berdiyev Abdumalik Hakimovich

RAQAMLI ASALARICHILIK TEXNOLOGIYALARI SAMARADORLIGINI OSHIRISH TAMOYILLARI 318
Farmanov Jonibek Ziyadullaevich

СУЩНОСТЬ И ОСОБЕННОСТИ УВЕЛИЧЕНИЯ КАПИТАЛИЗАЦИИ КОММЕРЧЕСКИХ БАНКОВ 322
Шомуродов Равшан, Жуманазаров Шахобиддин

INVESTITSION FAOLLIKNI OSHIRISHNING MOLIYA-KREDIT MEXANIZMI: XORIJIY DAVLATLAR AMALIY TAJRIBASI 326
I. Madaminov

TRANSPORT SOHASIDA AYOLLAR BANDLIGINI OSHIRISHNING AYOLLAR FAROVONLIGI VA IQTISODIY RIVOJLANISHGA TA'SIRI 329
Raxmatov Ziyodullo, Abdukarimova Dilnozaxon

НАПРАВЛЕНИЯ СОВЕРШЕНСТВОВАНИЯ УПРАВЛЕНИЯ МИГРАЦИОННЫМИ ПРОЦЕССАМИ В РЕСПУБЛИКЕ УЗБЕКИСТАН НА ОСНОВЕ ЦИФРОВЫХ ТЕХНОЛОГИЙ 332
Ёкубжон Тохиров

ВЗАИМОСВЯЗЬ ВЫБРОСОВ CO_2, ЭКОНОМИЧЕСКОГО РАЗВИТИЯ И ДОСТУПА К ЧИСТОМУ ТОПЛИВУ И ТЕХНОЛОГИЯМ С РАСХОДАМИ НА ЗДРАВООХРАНЕНИЕ В УЗБЕКИСТАНЕ: ЭКОНОМЕТРИЧЕСКИЙ АНАЛИЗ 336
Эркинбаева Камила Жавланбековна

ВЛИЯНИЕ НЕФТЯНОЙ ЗАВИСИМОСТИ И УРОВЕНЯ ЭКОНОМИЧЕСКОГО РАЗВИТИЯ НА ЭНЕРГЕТИЧЕСКИЙ РИСК УЗБЕКИСТАНА: ЭКОНОМЕТРИЧЕСКИЙ АНАЛИЗ 341
Эркинбаева Камила, Бекзод Кузибаев

МЕХАНИЗМ РЕАЛИЗАЦИИ ТУРИСТСКИХ ПРОДУКТОВ НА ОСНОВЕ МЕСТНЫХ СООБЩЕСТВ 347
Абзалова Нозимахон Нодирбек кизи

THE ROLE OF DIGITAL PLATFORMS IN CONDUCTING ELECTRONIC SALES OF ENTERPRISE PRODUCTS 350
Tuychiyev Shavkatjon Shokirali o'g'li

LATENT DEMAND AND THE CAPACITY ILLUSION IN RAIL TRANSPORT 354
Kurambayev Alisher Saburbayevich

TIJORAT BANKLARINING INVESTITSIYA PORTFELINI "YASHILLASHTIRISH" VA EKOLOGIK LOYIHALARNI MOLIYALASHTIRISHNI RIVOJLANTIRISH ISTIQBOLLARI 357
Soliyev Muhammad Umar Baxromjon o'g'li

SCENARIO FORECASTING OF TEXTILE SECTOR DEVELOPMENT 361
Nurullayeva Mexribon Muratovna

AHOLI DAROMADLARINI SHAKLLANTIRISH VA ULARNING TURMUSH DARAJASIGA TA'SIRINI TAKOMILLASHTIRISH 365
Abidova Shahnoza Abduvaliyevna

INFRATUZILMA LOYIHALARINI MOLIYALASHTIRISHDA TASHABBUSLI BUDJET MEXANIZMINING O'RNI 367
Yarbazarov Shavkat Butayevich

YASHIL IQTISODIYOT SHAROITIDA BARQAROR IQTISODIY RIVOJLANISH MEXANIZMLARI 370
Usanova Feruza, Muratov Shukrullo

THE IMPACT OF CUSTOMER TRUST ON PURCHASE DECISIONS IN E-COMMERCE 372
Maxmudova Munisaxon Abbos qizi

ACTIVITY-BASED COSTING IN RAILWAY PASSENGER TRANSPORT 376
Eshboyev Ulugbek Farxodovich

MOLIYAVIY INVESTITSIYALARNING TIJORAT BANKLARI INVESTITSIYA FAOLIYATIDAGI IQTISODIY AHAMIYATI 380
Primova Dilafruz To'lqinovna

INSTITUTIONAL DETERMINANTS OF THE SHADOW ECONOMY AND THEIR IMPACT ON HOUSEHOLD WELFARE 382
Afenov Nursultan Nugmatillaevich

DEVELOPING A DIGITAL PLATFORM MODEL FOR THE DEVELOPMENT OF THE SERVICE SECTOR IN TASHKENT CITY 386
Abikayumov Bekzod Turdiniyozovich

TIJORAT BANKLARI CHAKANA XIZMATLARINI RIVOJLANTIRISHNING NAZARIY ASOSLARI 390
Axmedov Sardorbek Abdukarim o'g'li

ASSESSING UNIVERSITY DIGITAL MATURITY AS A DRIVER OF INTERNATIONAL COMPETITIVENESS: IMPROVING THE EVALUATION MECHANISM 395
Kungratov Ilmurod Kuzibay ugli

ENHANCING THE EFFICIENCY OF MARKETING PROJECT MANAGEMENT THROUGH ARTIFICIAL INTELLIGENCE IN THE DIGITAL ECONOMY 398
Xushnoza Abdulazizova Abduhayot qizi

INVESTITSION FAOLLIK MEXANIZMINI TAKOMILLASHTIRISH YO‘NALISHLARI 401
Asatova Shahzodaxon Zabixillo qizi

THE ECONOMIC ESSENCE AND MODERN REQUIREMENTS OF THE FOOD SUPPLY CHAIN 404
Mavlanov Sobirjon Pardabayevich

SANOAT KORXONALARIDA JAMOANI BOSHQARISH JARAYONINI TAKOMILLASHTIRISH 409
Xusanova Malohat Mingnorovna

FINITE ELEMENT INVESTIGATION OF THE DYNAMIC DEFORMATION OF SINGLE-LAYER ISOTROPIC PLATES INTERACTING WITH A VISCOELASTIC MEDIUM 411
Butayev R.B., Mirzoyeva G.T., Nabiyev B.E., Karimova S.T.

XITOY VA O‘ZBEKISTON SANOAT IQTISODIYOTI: RIVOJLANISH TENDENSIYALARI, QIYOSIY TAHLIL VA STRATEGIK ISTIQBOLLAR 416
Babadjanova Nozima, Madraximova Gulasal

ЭКСЕРГЕТИЧЕСКАЯ ОЦЕНКА ФОТОЭЛЕКТРИЧЕСКОЙ СОЛНЕЧНОЙ ЭЛЕКТРОСТАНЦИИ МОЩНОСТЬЮ 1 МВТ 418
Anarbaev A.I., Bahodirova M.T.

ASALARICHILIK TARMOG‘INI RIVOJLANTIRISHDA KOOPERATSIYA MUNOSABATLARINING AHAMIYATI 425
Aytimbetova Bibizura Qoyshibekovna

МЕХАНИЗМЫ УПРАВЛЕНИЯ РИСКАМИ В АГРОПРОМЫШЛЕННОМ СЕКТОРЕ УЗБЕКИСТАНА 428
Нуруллаева Гулнара Коптлеуовна

INNOVATSION-INVESTITSION TADBIRKORLIKNI RIVOJLANTIRISHNING XORIJIY TAJRIBASI 432
Sh. Bayramova

A THREE-LAYER AI MANAGEMENT-MECHANISM MODEL (AI-MMM) FOR TEXTILE ENTERPRISES 436
Madrahimova Onajon Javlon qizi

QISHLOQ HUDUDLARIDA KOOPERATIV-INKUBATOR MODELINI JORIY ETISHNING TASHKILIY-IQTISODIY MEXANIZMI 438
Sodiqov Xidirali

MINTAQA IQTISODIY SALOHIYATIDAN FOYDALANISH ASOSIDA HUDUDIY IXTISOSLASHUV VA QO‘SHILGAN QIYMATNI OSHIRISH ORQALI EKSPORT SAMARADORLIGINI TA’MINLASH 442
Xudoyberdiyeva Asila

TIJORAT BANKLARIDA ICHKI VA TASHQI AUDITNI MUVOFIQLASHTIRISH ASOSIDA AUDIT SAMARADORLIGINI OSHIRISH 445
Ziyodullayeva Nargiza Yusuf qizi

O‘ZBEKISTONDA KAMBAG‘ALLIK DARAJASINING DINAMIKASI VA KAM TA’MINLANGAN OILALARNI IJTIMOIY YORDAM BILAN QAMRAB OLISH 448
Asomiddinova Muzayyanxon Abdurahmon qizi

МЕХАНИЗМ ОБЖАЛОВАНИЯ В СИСТЕМЕ ГОСУДАРСТВЕННЫХ ЗАКУПОК: ЗАРУБЕЖНЫЙ ОПЫТ И ПЕРСПЕКТИВЫ ДЛЯ УЗБЕКИСТАНА 451
Ризакулов Шерзод Шермуратович

O‘ZBEKISTON HUDUDLARIDA YASHIL IQTISODIYOTNI BOSHQARISHNING AMALDAGI MEXANIZMLARI TAHLILI 454
Mo‘minjonov Anvarbek Sayfitdin o‘g‘li

DAROMADLAR VA XARAJATLAR HISOBINI TARTIBGA SOLISHNING NORMATIV-HUQUQIY ASOSLARI VA XALQARO TAJRIBASI 457
Kuvatova Dinara Anvarovna

TIJORAT BANKLARIDA LIKVIDLIK RISKINI BOSHQARISHNING ZAMONAVIY USULLARI 461
Nazirov Ibrohimjon Sodiqjon o‘g‘li

IQTISODIY ISLOHOTLARNING SIYOSIY BARQARORLIKKA TA’SIRI: QISMAN ISLOHOT MUVOZANATI VA DASTUR BOSHQARUVI YONDASHUVI 468
Tulliyev Qahramon

RAQAMLI TRANSFORMATSIYA SHAROITIDA SUG‘URTA XIZMATLARI SIFATINI OSHIRISHDA SUN’IY INTELLEKT TEXNOLOGIYALARIDAN FOYDALANISH 472
Abdullayeva Umida, Abdullayev Farrux

МЕДИКО-ЭКОНОМИЧЕСКАЯ ЭФФЕКТИВНОСТЬ ВНЕДРЕНИЯ СИСТЕМ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА В ОХРАНЕ РЕПРОДУКТИВНОГО ЗДОРОВЬЯ ЖЕНЩИН ФЕРТИЛЬНОГО ВОЗРАСТА В УЗБЕКИСТАНЕ 476
Каюмова Отикахон Одилжон кизи

MILLIY KADRLAR ZAXIRASIGA NOMZODLARNI SARALASH, BAHOLASH VA KIRITISH JARAYONLARINING TAHLILI 479
G‘aniyev Elyor Sobirjonovich

DAVLAT QARZI SIYOSATIDA XAVFLARNI MINIMALLASHTIRISH VA MAKROIQTISODIY BARQARORLIKKA TA’SIRCHANLIGINI OSHIRISH YO‘LLARI 486
Sayfitdinov Xasanboy Dilshodovich

AVIATION SUSTAINABILITY AND CLIMATE CHANGE: A SYSTEMATIC REVIEW OF EMISSIONS, SUSTAINABLE AVIATION FUELS, INFRASTRUCTURE EXPANSION, AND CONSUMER AWARENESS 490
Zarina Akbarova

INNOVATSION TA’LIM TEXNOLOGIYALARINI IQTISODIY TA’LIM MAZMUNIGA MOSLASHTIRISH METODIKASI: VR/AR, ADAPTIV O‘QITISH VA MIKROKVALIFIKATSIYALAR 495
Hakimova Mushtariybonu Hamid qizi

A THREE-CONTOUR DYNAMIC APPROACH TO ASSET MANAGEMENT IN FARM ENTERPRISES 500
Rashidov Baxadir Yusupovich

MARKAZIY BANKNING PUL-KREDIT SIYOSATINI AMALGA OSHIRISHDAGI ROLI VA AHAMIYATI 503
Muxammadiyev Tuychi Jumma o‘g‘li

DAVLAT-XUSUSIY SHERIKLIK LOYIHALARIDA RISKLARNI HUQUQIY TARTIBGA SOLISHNING NAZARIY-METODOLOGIK ASOSLARI VA O‘ZBEKISTON AMALIYATI: XALQARO TAJRIBA VA MILLIY ISLOHOTLAR TAHLILI 506
Ochilov Jaloliddin Yusufjon o‘g‘li

ВЛИЯНИЕ РАЗВИТИЯ ЦИФРОВЫХ ФИНАНСОВЫХ ТЕХНОЛОГИЙ НА ДОСТУП МАЛОГО БИЗНЕСА К ФИНАНСОВЫМ РЕСУРСАМ 517
Тониянц Андроник Георгиевич

ЭКОНОМЕТРИЧЕСКОЕ МОДЕЛИРОВАНИЕ И ПРОГНОЗИРОВАНИЕ ОБЪЁМОВ КОНТЕЙНЕРНЫХ ПЕРЕВОЗОК ЖЕЛЕЗНОДОРОЖНЫМ ТРАНСПОРТОМ РЕСПУБЛИКИ УЗБЕКИСТАН 520
Ахмедова Дилафруз Муратовна

O‘ZBEKISTON LOGISTIKA TIZIMLARIDA MA’LUMOT ALMASHINUVI INTEROPERABILITETINI BAHOLASH VA INTEGRATSIYA MEXANIZMINI TAKOMILLASHTIRISH 524
Kucharova Shaxlo Sobir qizi

THE GAP BETWEEN INTENTION AND ACTUAL UNIVERSITY CHOICE: THE INFLUENCE OF TUITION AFFORDABILITY AND SOCIAL ENVIRONMENT 528
Umarov Shuhrat Bahodir o‘g‘li

O‘ZBEKISTONDA QAYTA SUG‘URTALASH SOHASINI TAKOMILLASHTIRISH YO‘NALISHLARI 531
Mirzoyev Sayfullo Fayzulloyevich

СОВЕРШЕНСТВОВАНИЕ СИСТЕМЫ МОТИВАЦИИ МЕДИЦИНСКОГО ПЕРСОНАЛА В УЧРЕЖДЕНИЯХ ЗДРАВООХРАНЕНИЯ УЗБЕКИСТАНА 534
Ходжаева Шахзодахон Дилшодхужаевна

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON EMPLOYEES' PSYCHOLOGICAL SAFETY: THE MEDIATING ROLE OF TRUST 538
Nazirjonova Marziaxon Xamidulla qizi

ELEKTR ENERGETIKASI KORXONALARIDA XARAJATLARNI SHAKLLANTIRISH VA HISOBGA OLISH JARAYONLARINI RAQAMLASHTIRISH 541
Tursunboyev Javoxirbek Jamshid o'g'li

THE ROLE OF ESG IN GREEN FINANCING IN THE ACTIVITIES OF BUSINESS ENTITIES 544
Makhtimova Zarafshon Olloyorovna

TO'QIMACHILIK SANOATI KORXONALARIDA INNOVATSION FAOLIYATNI BOSHQARISHNING UCH KONTURLI TASHKILIY-IQTISODIY MEXANIZMI: NAZARIY ASOSLAR, SAMARADORLIKNI BAHOLASH MEZONLARI VA XORIJIY TAJRIBANI MOSLASHTIRISH KONSEPSIYASI 546
Abdurahmanova Feruza Nusratovna

O'ZBEKISTONDA AHOLI JON BOSHIGA DAROMADLAR VA YALPI ICHKI MAHSULOT O'RTASIDAGI BOG'LIQLIKNING KORRELYATSION-REGRESSION TAHLILI 549
Xolto'rayev Islom Ilhomovich

ANALYSIS OF CONTAINER RAIL TRANSPORTATION IN THE REPUBLIC OF UZBEKISTAN: FACTORS AND DIRECTIONS FOR IMPROVING ECONOMIC EFFICIENCY 552
Akhmedova Dilafruz Muratovna

IMPROVING THE EFFICIENCY OF CREDIT RESOURCE ALLOCATION IN COMMERCIAL BANKS 556
Djumaniyazov Ikram Karimbaevich

YASHIL ENERGETIKA LOYIHALARINI MOLIYALASHTIRISH HAMDA TIZIMDAGI YO'QOTISHLAR HOLATI 561
Jabborov Xurshid To'ramurod o'g'li

ASSESSMENT OF THE ECONOMIC EFFICIENCY OF REAL-TIME DATA PROCESSING SYSTEMS 570
Khurramov Ruslan Erkin ugli

RAQAMLI FAYLLAR YAXLITLIGINI TEKSHIRISH USULLARINING QIYOSIY TAHLILI 573
Turdibekov Baxtiyor Baxodir o'g'li

O'ZBEKISTONDA RAQAMLI IQTISODIYOTNING MEHNAT UNUMDORLIGIGA TA'SIRI 578
Niyozova Ruxsora Nurali qizi

ЭКОНОМИЧЕСКИЕ МЕХАНИЗМЫ ПОВЫШЕНИЯ УРОВНЯ КАПИТАЛИЗАЦИИ БАНКОВСКОГО СЕКТОРА 581
Исаков Исобек Жанабай улы

ЭКОНОМИЧЕСКИЕ МЕХАНИЗМЫ ПОВЫШЕНИЯ ИНВЕСТИЦИОННОЙ ПРИВЛЕКАТЕЛЬНОСТИ СЕЛЬСКОГО ХОЗЯЙСТВА 585
Кулматов Зафар Джуманазарович

MALAKA OSHIRISH JARAYONIDA PEDAGOGLARNING RAQAMLI KOMPETENTLIGINI ELEKTRON PORTFOLIO ASOSIDA RIVOJLANTIRISH 589
Choriyeva Lobar, Safarov Azamat

MODA INDUSTRIYASIDA INNOVATSION MENEJMENTNI SHAKLLANTIRISHNING NAZARIY-KONSEPTUAL ASOSLARI 591
Abdumajitova Adolat Bahrom qizi

MECHANISMS FOR EXPANDING THE SCOPE OF BANKING SERVICES AND MEETING CUSTOMER NEEDS 595
Yangiboev Furkat Bakhodirovich

INSTITUTIONAL FRAMEWORK OF TEXTILE COMPETITIVENESS IN UZBEKISTAN: A COVERAGE INDEX APPROACH 595
Ravshanov Abror Tirkashovich

IQTISODIY NIZOLARNI SUDGACHA HAL QILISHDA MEDIATIV KELISHUVLARNI MAJBURIY IJRO ETISH MUAMMOLARI VA XALQARO TAJRIBA 603
Ungarov Akram Botirqul o‘g‘li
RAQAMLI VA GIBRID LOYIHA MUHITIDA LOYIHA MENEJERLARINING YUMSHOQ KO‘NIKMALAR (SOFT SKILLS) KOMPETENSIYALARINI RIVOJLANTIRISH MODELI 607
Zairova Farida To‘xtamurod qizi
DAVLAT MOLIYAVIY RESURSLARINI BOSHQARISHDA XALQARO TAJRIBANI AMALIYOTDA QO‘LLASH 612
Hasanov To‘lqin Axmatovich
ISLOMIY MOLIYANI RIVOJLANTIRISH BO‘YICHA XALQARO TENDENSIYALARNING O‘ZIGA XOS XUSUSIYATLARI 615
Ahmadjonov Bahodir Baxtiyor o‘g‘li
GEYMIFIKATSIYA ELEMENTLARINING FOYDALANUVCHI SADOQATINI SHAKLLANTIRISHDAGI MARKETING VA NEYROMARKETING MEXANIZMLARI: DODO PIZZA MOBIL ILOVASI MISOLIDA 619
Axmedova Shoxsanam Sindbod qizi
SANOAT KOOPERATSIYASI VA MAHALLIYLASHTIRISH ASOSIDA HUDUDIY SANOAT KORXONALARI SAMARADORLIGINI OSHIRISH 622
Ravshanova Sevara Zafar qizi
LABOUR MARKET DEVELOPMENT TRENDS IN THE CONTEXT OF DIGITAL TRANSFORMATION 625
Musaev Ozodjon Shavkat Ogli
AGRAR SEKTORGA ICHKI HAMDA TASHQI INVESTITSIYA RESURSLARINI JALB ETISH USULLARINI TAKOMILLASHTIRISH 629
Berdibekov Adxamjon Ilhomjon o‘g‘li
IFRS ADOPTION CHALLENGES AND OPPORTUNITIES FOR COMMERCIAL BANKS IN UZBEKISTAN: AN INTERNATIONAL ACCOUNTING PERSPECTIVE 634
Aminov Shovkat Uktam ugli
REGULYAR SIRTLARNING PARAMETRIZATSIYASI 636
Umariy Muxriddin Xusniddin o‘g‘li
THE ROLE OF TAX POLICY IN ENSURING MACROECONOMIC STABILITY 640
Khakimov Ulugbek Abdullaevich

THE ROLE OF TAX POLICY IN ENSURING MACROECONOMIC STABILITY

Khakimov Ulugbek Abdullaevich
Acting Associate Professor of Tashkent International University
E-mail: ulugbekhakimov404@gmail.com

Abstract. This thesis examines the role of tax policy in ensuring macroeconomic stability, focusing on fiscal sustainability, economic growth, investment, inflation management and income redistribution. It highlights the importance of balancing fiscal objectives with economic incentives and analyzes the role of taxation in supporting economic activity and developing the formal economy. The study indicates that a stable, transparent and efficient tax system can strengthen fiscal sustainability and create favorable conditions for long-term economic growth. Particular attention is given to the principles of fairness, simplicity, stability, economic efficiency and digitalization in improving tax policy.

Keywords: tax policy, macroeconomic stability, fiscal sustainability, economic growth, investment, inflation, income redistribution, tax administration, digitalization.

Аннотация. В данном тезисе рассматривается роль налоговой политики в обеспечении макроэкономической стабильности с акцентом на фискальную устойчивость, экономический рост, инвестиции, регулирование инфляции и перераспределение доходов. Раскрывается значение сбалансированности фискальных целей и экономических стимулов, анализируется роль налогообложения в поддержке экономической активности и развитии формального сектора экономики. Результаты исследования свидетельствуют о том, что стабильная, прозрачная и эффективная налоговая система способна укреплять фискальную устойчивость и создавать благоприятные условия для долгосрочного экономического роста. Особое внимание уделяется принципам справедливости, простоты, стабильности, экономической эффективности и цифровизации при совершенствовании налоговой политики.

Ключевые слова: налоговая политика, макроэкономическая стабильность, фискальная устойчивость, экономический рост, инвестиции, инфляция, перераспределение доходов, налоговое администрирование, цифровизация.

INTRODUCTION

Macroeconomic stability is an important prerequisite for sustainable economic development. It is generally associated with stable economic growth, manageable inflation, fiscal sustainability, employment opportunities and an effective financial system. Tax policy is one of the key instruments through which governments influence these macroeconomic processes.

The primary function of taxation is to generate public revenues necessary for financing government expenditures. However, the role of taxes extends beyond fiscal revenue collection. Tax rates, tax incentives and the structure of taxation can influence household consumption, business investment, production decisions and the allocation of economic resources.

An effective tax policy should therefore achieve a balance between the government's fiscal requirements and the economic interests of households and businesses. If the tax burden is excessively high, it may reduce incentives for investment, entrepreneurship and formal employment. Conversely, insufficient tax revenues can create fiscal deficits and limit the government's ability to finance public services and economic infrastructure.

In this context, improving tax policy is particularly important for developing economies undergoing structural and digital transformation. Modern tax systems increasingly rely on digital administration, electronic reporting, automated risk assessment and data integration to improve tax compliance and reduce administrative costs.

ANALYSIS AND RESULTS

Tax policy contributes to macroeconomic stability through several major mechanisms. The first is fiscal revenue mobilization. Stable tax revenues allow the government to finance public services, infrastructure, education, healthcare and social protection. Predictable fiscal revenues also reduce excessive dependence on borrowing and contribute to fiscal sustainability.

The second mechanism is stimulation of economic growth. Appropriate taxation can create incentives for businesses to expand production, invest in new technologies and create additional employment. Tax incentives can be particularly relevant for investment-intensive and innovative sectors. However, such incentives should

be carefully designed because excessive or poorly targeted tax exemptions may reduce fiscal revenues without generating sufficient economic benefits.

The third mechanism concerns investment incentives. Corporate taxation and investment-related tax incentives influence the expected profitability of investment projects. A predictable tax environment reduces uncertainty and can encourage businesses to make long-term investment decisions.

The fourth mechanism is income redistribution. Through differentiated taxation and targeted fiscal measures, governments can influence the distribution of disposable income. This can contribute to social stability and support aggregate demand, particularly when fiscal revenues are used effectively for social programs.

The fifth mechanism is related to inflation and aggregate demand. Changes in taxation can affect household disposable income and business costs, thereby influencing consumption and investment. During periods of excessive demand, fiscal measures can contribute to moderating demand pressures, while during economic downturns, appropriately designed tax measures may support economic activity.

Another important direction is the digitalization of tax administration. Electronic tax reporting, digital invoices, online cash registers and automated risk-management systems can improve tax compliance and reduce opportunities for tax evasion. Digitalization also reduces the administrative burden for compliant taxpayers.

Table 1. Main Channels of Tax Policy Influence on Macroeconomic Stability[1]

Tax policy channel	Main mechanism	Macroeconomic effect
Fiscal revenue mobilization	Collection of tax revenues	Supports fiscal sustainability
Investment incentives	Tax benefits and predictable taxation	Supports capital formation
Business taxation	Influence on production costs and profitability	Affects economic activity
Income redistribution	Differentiated taxation and fiscal transfers	Supports social balance
Consumption taxation	Influence on household purchasing power	Affects aggregate demand
Tax administration digitalization	Electronic reporting and automated control	Improves compliance and transparency
Anti-evasion measures	Risk-based monitoring and data integration	Expands the formal tax base

The table demonstrates that tax policy affects macroeconomic stability through several interconnected channels. The author argues that the effectiveness of tax policy should therefore be assessed not only by the amount of revenue collected but also by its impact on investment, production, employment and the formalization of economic activity.

A particularly important issue is the relationship between tax burden and economic incentives. A reasonable tax burden can provide stable public revenues while preserving incentives for entrepreneurship. However, a high tax burden may increase the cost of formal economic activity and create additional incentives for certain business activities to shift into the informal sector.

Tax policy also plays an important role in promoting investment and innovation. Governments can use targeted tax incentives to support research and development, technological modernization and investment in productive capacity. Nevertheless, tax incentives should be regularly evaluated according to their economic outcomes. In the author's view, incentives should be maintained when they generate measurable improvements in investment, productivity, employment or innovation.

The stability and predictability of tax legislation are equally important. Frequent changes in tax rates and administrative requirements can increase uncertainty for businesses. A predictable tax environment allows enterprises to prepare long-term financial and investment plans and reduces regulatory risks.

Figure 1. Main Contributions of Tax Policy to Macroeconomic Stability[2]

The pie chart shows that fiscal sustainability and budget revenues represent the largest component, accounting for 25%. Economic growth and business activity account for 20%, while support for investment and innovation accounts for 17%. These illustrative proportions suggest that the role of tax policy extends beyond revenue collection.

From the author's perspective, the most effective tax policy is one that simultaneously provides sufficient fiscal resources and preserves incentives for productive economic activity. Therefore, tax reforms should

1 Source: Compiled by the author based on an analysis of scientific literature.
2 Source: Compiled by the author based on illustrative estimates (not official statistics).

focus on expanding the tax base, simplifying compliance procedures, improving administration and minimizing potential distortions in economic decision-making.

Digitalization provides significant opportunities in this area. The integration of tax databases, electronic invoices, digital payments and automated analytical systems can increase transparency and improve the identification of tax risks. Such mechanisms can support the further development of risk-based and data-driven tax administration by reducing reliance on manual procedures.

For Uzbekistan, further modernization of tax policy is particularly relevant in the context of economic diversification and digital transformation. Improving the predictability of taxation, expanding electronic tax services, strengthening analytical tax administration and creating transparent conditions for businesses can contribute to a stronger fiscal base and sustainable economic growth.

Thus, macroeconomic stability requires a coordinated approach in which tax policy is integrated with broader fiscal, monetary and structural policies. Taxation should support fiscal sustainability while maintaining favorable conditions for entrepreneurship, investment and employment.

CONCLUSION AND SUGGESTIONS

Tax policy plays a multidimensional role in ensuring macroeconomic stability. Its importance is reflected in fiscal revenue generation, economic growth, stimulation of investment, income redistribution, aggregate-demand management and the formalization of economic activity.

The analysis suggests that a stable and predictable tax system can strengthen fiscal sustainability while creating favorable conditions for private-sector development. At the same time, excessive tax burdens and complex administrative procedures may reduce business incentives and increase the risks of informal economic activity.

In the author's view, improving tax policy should be based on five interconnected principles: stability, fairness, simplicity, economic efficiency and digitalization. These principles can help establish a tax system that provides sufficient public revenues while maintaining incentives for investment, entrepreneurship and innovation.

Therefore, the long-term objective of tax policy should not be limited to maximizing tax revenues. Its broader purpose should be to establish a balanced fiscal environment that supports sustainable economic growth, social stability and macroeconomic resilience.

References

1. Auerbach A. J. Taxation and Corporate Financial Policy // Handbook of Public Economics / Ed. by A. J. Auerbach, M. Feldstein. — Vol. 3. — Amsterdam : North-Holland, 2002. — P. 1251–1292. — URL: https://www.sciencedirect.com/science/article/pii/S1573442002800234

2. International Monetary Fund. Fiscal Monitor: Fiscal Policy under Uncertainty. — Washington, DC : International Monetary Fund, 2025. — URL: https://www.imf.org/en/publications/fm/issues/2025/04/23/fiscal-monitor-april-2025

3. Mankiw N. G. Principles of Economics. — 9th ed. — Boston : Cengage Learning, 2021. — URL: https://www.cengageasia.com/title/default/detail?isbn=9780357038314

4. Musgrave R. A., Musgrave P. B. Public Finance in Theory and Practice. — 5th ed. — New York : McGraw-Hill, 1989. — 627 p.

5. OECD. Revenue Statistics in Asia and the Pacific 2024: Tax Revenue Buoyancy in Asia. — Paris : OECD Publishing, 2024. — 220 p. — URL: https://www.oecd.org/en/publications/revenue-statistics-in-asia-and-the-pacific-2024_e4681bfa-en.html

6. OECD. Tax Administration 2023: Comparative Information on OECD and Other Advanced and Emerging Economies. — Paris : OECD Publishing, 2023. — 177 p. — URL: https://www.oecd.org/en/publications/tax-administration-2023_900b6382-en.html

7. Saez E., Zucman G. Progressive Wealth Taxation // Brookings Papers on Economic Activity. — 2019. — Fall. — P. 437–533. — URL: https://www.brookings.edu/articles/progressive-wealth-taxation/

8. Stiglitz J. E., Rosengard J. K. Economics of the Public Sector. — 4th ed. — New York : W. W. Norton & Company, 2015. — URL: https://wwnorton.co.uk/books/9780393937091-economics-of-the-public-sector-9cbabe4d-9026-424d-a2fb-bb40b0845877

9. World Bank. Unleashing the Power of the Private Sector: Europe and Central Asia Economic Update, Spring 2024. — Washington, DC : World Bank, 2024. — URL: https://openknowledge.worldbank.org/bitstreams/8638323b-3046-4233-a748-0365af4dbf2f/download

10. World Bank. World Development Report 2021: Data for Better Lives. — Washington, DC : World Bank, 2021. — URL: https://wdr2021.worldbank.org/

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: Iskandar Islomov

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