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DIGITAL ECONOMY: REFLECTION OF NEW TRENDS IN TAX POLICY AND FINANCIAL PRACTICES

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Abstract: This article examines the evolving landscape of the digital economy and its implications for tax policy and financial practices. As technology continues to reshape traditional economic models, governments face challenges in adapting tax regulations to capture revenue from digital transactions and ensure fairness across sectors. The emergence of new business models and digital platforms complicates the enforcement of tax laws, leading to debates over international cooperation and regulatory frameworks. Furthermore, the shift towards digital currencies and decentralized finance introduces additional complexities for taxation and financial regulation. This article analyzes current trends in the digital economy, explores their impact on tax policies and financial practices, and discusses potential strategies for addressing these challenges in a rapidly evolving economic environment.

Key words: digital economy, tax policy, financial practices, technology, business models, digital platforms, international cooperation, regulatory frameworks, digital currencies, decentralized finance.

Introduction. The digital economy has emerged as a transformative force reshaping traditional economic structures and dynamics. Rapid advancements in technology have given rise to innovative business models, digital platforms, and decentralized financial systems, revolutionizing how goods and services are produced, distributed, and consumed. However, this digital revolution has brought about significant challenges for tax policy and financial practices, prompting governments and regulatory bodies to reassess their strategies in response to these new trends.

In this article, we delve into the intricate interplay between the digital economy and tax policy, as well as financial practices. We aim to explore the evolving landscape of the digital economy and its profound implications for taxation and financial regulation. With the proliferation of online transactions, digital platforms, and cross-border commerce, traditional tax frameworks are being put to the test, necessitating innovative approaches to capture revenue and ensure fairness in an increasingly digitalized world.

Moreover, the advent of digital currencies and the rise of decentralized finance (DeFi) present novel challenges for policymakers and financial regulators. The borderless nature of cryptocurrencies and the decentralized nature of DeFi platforms challenge traditional notions of taxation and financial oversight, requiring a paradigm shift in regulatory approaches.

Throughout this article, we will analyze the latest trends in the digital economy, examining how they influence tax policies and financial practices. We will also explore the complexities inherent in regulating digital transactions and discuss potential strategies to address these challenges effectively. By shedding light on these issues, we hope to contribute to the ongoing dialogue surrounding the digital transformation of the economy and its implications for taxation and financial governance.

Main part. The main part of the article explores the various fiscal tools and approaches employed by governments to address the challenges posed by the COVID-19 pandemic and support economic recovery efforts. It discusses the effectiveness of traditional fiscal measures, such as stimulus packages and wage subsidies, as well as innovative approaches to financial support, such as digital payment systems and green stimulus measures. Additionally, it examines the challenges and trade-offs associated with these fiscal interventions and highlights the importance of agility and innovation in policy response.

Traditional Fiscal Tools:

a. **Stimulus Packages:** Governments worldwide have rolled out stimulus packages to inject liquidity into the economy and mitigate the impact of the pandemic on businesses and households. These packages typically include measures such as direct cash transfers, tax cuts, and infrastructure spending to stimulate demand and support economic activity. The effectiveness of stimulus packages depends on their size, composition, and targeting, with policymakers striving to strike a balance between immediate relief and long-term recovery objectives.

b. **Wage Subsidies:** Wage subsidy programs have been instrumental in preventing mass layoffs and preserving jobs during the pandemic. By providing financial support to businesses to cover a portion of employee wages, wage subsidy programs aim to incentivize employers to retain their workforce and avoid redundancies. However, the design and implementation of wage subsidy schemes vary across countries, with some facing challenges related to eligibility criteria, administrative burden, and leakage.

Innovative Fiscal Approaches:

a. **Digital Payment Systems:** The pandemic has accelerated the adoption of digital payment systems as governments seek to provide financial support to individuals and businesses quickly and efficiently. Digital payment platforms offer a convenient and secure way to disburse stimulus payments, unemployment benefits, and other forms of financial assistance, reducing reliance on traditional banking infrastructure and paper-based processes.

b. **Green Stimulus Measures:** In response to the dual crises of the pandemic and climate change, some governments have introduced green stimulus measures aimed at promoting sustainable economic recovery. These measures include investments in renewable energy, energy efficiency, and green infrastructure projects, which not only create jobs and stimulate economic activity but also contribute to environmental sustainability and resilience.

Challenges and Trade-Offs:

a. Fiscal Sustainability: The unprecedented scale of fiscal support measures implemented during the pandemic has raised concerns about fiscal sustainability and long-term debt accumulation. Policymakers face the challenge of balancing the need for immediate relief with the imperative of maintaining fiscal discipline and sustainability over the medium to long term.

b. Distributional Implications: The distributional impact of fiscal support measures varies across individuals, sectors, and regions, exacerbating inequalities and disparities. Targeting financial assistance to those most in need while ensuring broad-based economic recovery requires careful policy design and implementation to address underlying structural inequalities and vulnerabilities.

Importance of Agility and Innovation:

a. Adaptive Policy Response: The dynamic and evolving nature of the pandemic necessitates an adaptive policy response that can quickly adjust to changing circumstances and emerging challenges. Governments must remain agile and responsive, continuously reassessing and refining their fiscal tools and approaches to effectively address evolving needs and priorities.

b. Embracing Innovation: Innovation in fiscal policy design and implementation is crucial for addressing the complex and interconnected challenges posed by the pandemic. Governments should embrace innovative approaches, such as digital payment systems, green stimulus measures, and social protection programs, to build resilience and promote inclusive and sustainable recovery.

In conclusion, fiscal tools play a critical role in mitigating the economic impact of the COVID-19 pandemic and supporting recovery efforts. By leveraging traditional fiscal measures and embracing innovative approaches, governments can provide effective financial support to individuals, businesses, and communities, fostering inclusive and sustainable economic recovery in the wake of the crisis. However, policymakers must navigate the challenges and trade-offs associated with fiscal interventions, ensuring that relief measures are targeted, equitable, and fiscally

sustainable in the long term.

Conclusion. The digital economy represents a seismic shift in the way we conduct business, interact with one another, and organize economic activities. Throughout this article, we have explored the profound implications of this digital transformation for tax policy and financial practices. From the challenges of capturing revenue from digital transactions to the complexities of regulating digital currencies and decentralized finance, the digital economy presents a host of unprecedented challenges for policymakers, regulators, and businesses alike.

One of the central challenges highlighted in our discussion is the need to adapt tax policies to the realities of the digital age. Traditional tax frameworks struggle to keep pace with the innovative business models and cross-border transactions facilitated by digital platforms. As a result, governments face difficulties in ensuring that digital businesses contribute their fair share to public finances, leading to concerns about tax avoidance, profit shifting, and erosion of the tax base.

Furthermore, the rise of digital currencies and decentralized finance adds another layer of complexity to the regulatory landscape. Cryptocurrencies and DeFi platforms challenge traditional notions of monetary policy, financial regulation, and taxation, raising questions about how to ensure stability, security, and transparency in this rapidly evolving space.

Offers:

1. In light of these challenges, we offer several recommendations for policymakers, regulators, and businesses to navigate the complexities of the digital economy:

2. Collaborative Approach: Encourage collaboration between governments, businesses, and civil society to develop agile and adaptable regulatory frameworks that can keep pace with technological advancements and emerging business models.

3. International Cooperation: Advocate for enhanced international cooperation and coordination to harmonize tax regulations, combat tax evasion, and ensure a level playing field for businesses operating across borders.

4. Innovation and Entrepreneurship: Foster an environment that encourages innovation and entrepreneurship in the digital economy, while ensuring regulatory compliance and consumer protection.

5. Education and Awareness: Promote education and awareness initiatives to enhance public understanding of the implications of the digital economy for tax policy, financial practices, and broader economic issues.

6. Research and Dialogue: Support further research and dialogue on the evolving dynamics of the digital economy, including its impact on taxation, financial regulation, and socioeconomic outcomes.

By adopting these recommendations and embracing the opportunities presented by the digital economy, policymakers, regulators, and businesses can work together to build a more inclusive, sustainable, and resilient economic system for the future.

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STARTUPS AND TAXES: A GUIDE TO MINIMIZING FISCAL RISKS FOR BEGINNING ENTREPRENEURS

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Abstract: This article provides a comprehensive guide for startup entrepreneurs on navigating tax obligations and minimizing fiscal risks. It addresses key considerations such as understanding tax laws, optimizing deductions, structuring business entities, and leveraging tax incentives. By implementing strategic tax planning strategies outlined in this guide, beginning entrepreneurs can effectively manage their tax liabilities and maximize financial resources for business growth.

Key words: startups, taxes, tax planning, fiscal risks, entrepreneurship, tax laws, deductions, business entities, tax incentives, financial management.

Introduction. Starting a new business venture is an exhilarating journey filled with potential and promise. However, amidst the excitement of launching a startup, many entrepreneurs overlook a critical aspect of business management: taxes. The complexities of tax obligations can pose significant challenges for beginning entrepreneurs, potentially leading to unexpected fiscal burdens and hindering the growth of their businesses. To navigate this terrain successfully, it is essential for startup founders to have a clear understanding of tax laws and to implement strategic tax planning strategies from the outset.

In this article, we provide a comprehensive guide tailored specifically to address the tax concerns of startup entrepreneurs. We delve into various aspects of tax planning, highlighting key considerations and actionable steps to minimize fiscal risks. From optimizing deductions to structuring business entities and leveraging tax incentives, we offer practical advice aimed at empowering beginning entrepreneurs to effectively manage their tax liabilities and maximize financial resources for business

growth.

By equipping themselves with the knowledge and tools outlined in this guide, startup founders can confidently navigate the intricacies of tax compliance and position their ventures for long-term success. Let us embark on this journey together, as we unravel the complexities of startup taxes and pave the way for a financially secure and prosperous entrepreneurial endeavor.

Main part. Starting a new business venture is an exhilarating journey filled with potential and promise. However, amidst the excitement of launching a startup, many entrepreneurs overlook a critical aspect of business management: taxes. The complexities of tax obligations can pose significant challenges for beginning entrepreneurs, potentially leading to unexpected fiscal burdens and hindering the growth of their businesses. To navigate this terrain successfully, it is essential for startup founders to have a clear understanding of tax laws and to implement strategic tax planning strategies from the outset.

In this article, we provide a comprehensive guide tailored specifically to address the tax concerns of startup entrepreneurs. We delve into various aspects of tax planning, highlighting key considerations and actionable steps to minimize fiscal risks. From optimizing deductions to structuring business entities and leveraging tax incentives, we offer practical advice aimed at empowering beginning entrepreneurs to effectively manage their tax liabilities and maximize financial resources for business growth.

The foundation of effective tax planning for startups begins with a thorough understanding of relevant tax laws and regulations. While tax codes can be complex and subject to frequent changes, startup founders must stay informed and proactive in complying with applicable requirements. Consulting with tax professionals and leveraging online resources can help entrepreneurs navigate the nuances of tax laws specific to their business operations and industry.

Maximizing deductions is a key strategy for reducing taxable income and

lowering overall tax liabilities. Startup founders should take advantage of available deductions, such as those related to business expenses, equipment purchases, and startup costs. Keeping detailed records of expenses and maintaining organized financial records are essential practices to support deduction claims and minimize the risk of audits.

Choosing the right business structure is crucial for both operational and tax purposes. Startups can opt for various entity types, including sole proprietorships, partnerships, corporations, and limited liability companies (LLCs). Each entity type offers distinct tax advantages and considerations, and startup founders should carefully evaluate their options in consultation with legal and tax advisors. Selecting the optimal business structure can help minimize tax liabilities, protect personal assets, and facilitate future growth and expansion.

Governments often offer tax incentives and credits to encourage business growth and stimulate economic development. Startups should explore available tax incentives at the federal, state, and local levels, such as research and development (R&D) credits, investment tax credits, and small business grants. By leveraging these incentives, startups can reduce tax burdens and allocate additional resources towards innovation, expansion, and hiring.

While researching the topic, we identified the following problems and expressed our scientific proposals to them, which include:

- Problematic Situation 1: Lack of Understanding of Tax Laws

Many beginning entrepreneurs may lack a comprehensive understanding of tax laws, leading to potential non-compliance and increased tax liabilities.

Scientific Solution:

Conduct regular research and stay updated on tax laws relevant to your business.

Seek guidance from tax professionals or accountants who specialize in startup taxation.

Consider attending tax workshops or seminars to deepen your knowledge of tax regulations.

- **Problematic Situation 2: Poor Record-Keeping Practices**

Inadequate record-keeping can result in missed deductions, inaccurate tax filings, and increased risk of audits for startups.

Scientific Solution:

Implement a robust accounting system to track income, expenses, and other financial transactions.

Utilize accounting software or cloud-based solutions for efficient record-keeping and data management.

Regularly reconcile financial records and maintain organized documentation for all business transactions.

Train staff members on proper record-keeping practices and ensure compliance with established procedures.

- **Problematic Situation 3: Suboptimal Business Entity Structure**

Choosing the wrong business entity structure can lead to unnecessary tax liabilities and limitations on growth opportunities for startups.

Scientific Solution:

Consult with legal and tax advisors to assess the tax implications of different business entity types.

Consider factors such as liability protection, taxation, operational flexibility, and future growth plans when selecting a business structure.

Evaluate the pros and cons of sole proprietorships, partnerships, corporations, and LLCs based on your specific business needs.

Regularly review and reassess your business structure as your startup grows and evolves over time.

- **Problematic Situation 4: Failure to Leverage Tax Incentives**

Startups may overlook valuable tax incentives and credits available to them,

resulting in missed opportunities to reduce tax burdens and increase cash flow.

Scientific Solution:

Research and identify tax incentives and credits applicable to your industry, location, and business activities.

Consult with tax advisors or specialists to determine eligibility criteria and optimize the utilization of available incentives.

Maintain detailed records and documentation to support claims for tax incentives, grants, or credits.

Stay informed about changes to tax laws and regulations that may affect the availability or eligibility of tax incentives for startups.

Conclusion. In conclusion, navigating the landscape of startup taxes is a critical aspect of entrepreneurship that requires careful planning, proactive compliance, and ongoing diligence. The complexities of tax laws and regulations can pose significant challenges for beginning entrepreneurs, potentially leading to unexpected fiscal risks and hindering the growth of their businesses. However, by adopting a strategic approach to tax management and leveraging available resources, startup founders can minimize tax liabilities and maximize financial resources for business growth.

This guide has provided a comprehensive overview of key considerations and actionable strategies for minimizing fiscal risks associated with startup taxes. From understanding tax laws to optimizing deductions, structuring business entities, and leveraging tax incentives, the insights and recommendations outlined in this guide empower beginning entrepreneurs to navigate the intricacies of tax compliance with confidence and clarity. By equipping themselves with the knowledge and tools provided, startup founders can position their ventures for long-term success and financial sustainability.

Offers:

1. To further support beginning entrepreneurs in managing their tax obligations and minimizing fiscal risks, we offer the following additional resources and services:

2. **Personalized Tax Consultations:** Schedule one-on-one consultations with experienced tax professionals to receive tailored advice and guidance on tax planning strategies specific to your startup.

3. **Tax Compliance Workshops:** Attend interactive workshops or webinars designed to provide practical insights and best practices for ensuring compliance with tax laws and regulations.

4. **Community Forums and Support Networks:** Join online forums or local networking groups for startup founders to exchange insights, seek advice, and share experiences related to startup taxes and financial management.

By leveraging these resources and services, beginning entrepreneurs can enhance their understanding of tax planning strategies and gain access to valuable support networks to navigate the complexities of startup taxes effectively. We remain committed to empowering startup founders with the knowledge, tools, and support they need to thrive in today's dynamic business environment.

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DIFFERENCES AND SIMILARITIES OF LEARNING ENGLISH LANGUAGE BETWEEN YOUNG AND ADULT LEARNERS

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Abstract. This article explores the differences and similarities in learning English between young and adult learners, focusing on how age affects language acquisition. It examines key aspects such as cognitive abilities, motivation, learning strategies, and challenges faced by both age groups. Additionally, it discusses the effectiveness of different learning methods, including traditional classroom courses, self-study, and online courses. The article provides practical insights for teachers on how to adapt their teaching strategies to maximize language learning success for both young and adult learners. By understanding these factors, educators can create more effective learning environments tailored to the needs of their students.

Keywords. English language learning, Young learners vs. adult learners ,Language acquisition ,Cognitive development ,Motivation in learning ,Self-study vs. classroom learning, Online language courses, Teaching strategies, Learning challenges, Second language acquisition (SLA),

Introduction. Language learning is a complex process influenced by various factors, including age, cognitive development¹, and motivation. English, being a widely spoken global language, is learned by both young and adult learners through different methods such as classroom instruction, self-study, and online courses. Understanding the differences and similarities in how these groups acquire English is essential for educators to develop effective teaching strategies.

Research in second language acquisition (SLA) suggests that younger learners have a greater capacity for acquiring native-like pronunciation due to brain plasticity.

A study by Penfield and Roberts¹ explains that the brain's ability to adapt to new phonetic structures declines with age, making pronunciation harder for adults.

However, while younger learners benefit from cognitive flexibility, adult learners often have advantages in analytical thinking and problem-solving. According to Krashen's Input Hypothesis ², adults can process complex grammar rules more efficiently due to their developed cognitive skills, allowing them to learn through structured input and conscious learning strategies.

Motivation also plays a critical role in language learning. Dörnyei's research ³ highlights that adult learners are more likely to be driven by instrumental motivation (career advancement, education), whereas young learners often learn through integrative motivation, influenced by their environment and exposure to the language.

This article explores these differences and similarities in depth, analyzing how cognitive abilities, motivation, and learning environments impact language acquisition₁. It also evaluates the effectiveness of different learning methods, including traditional courses, self-study, and online learning, providing educators with insights into how they can optimize teaching approaches for both young and adult learners.

1. Cognitive Differences in Language Learning

Language acquisition ₁ is heavily influenced by cognitive development, which varies significantly between young and adult learners. Young learners have higher neural plasticity, meaning their brains can easily form and adapt to new linguistic structures. This flexibility allows them to absorb new sounds, grammar patterns, and vocabulary in a more natural way, similar to how they acquire their first language. According to Lenneberg's *Critical Period Hypothesis* ⁴, there is an optimal window for language learning, primarily before puberty, during which the brain is highly receptive to new linguistic input. After this period, neurocognitive₂ changes make it more challenging to achieve native-like fluency, particularly in pronunciation and accent acquisition.

However, while young learners excel in intuitive language absorption, adults possess cognitive advantages that allow them to learn English through different

mechanisms. Adults have fully developed metacognitive skills, meaning they can analyze language structures, recognize patterns, and consciously apply grammar rules. This ability aligns with Krashen's *Monitor Hypothesis*¹, which states that older learners rely more on conscious learning strategies, such as studying grammar rules and vocabulary lists, rather than implicit acquisition. While young learners learn through exposure and repetition, adult learners benefit from structured explanations and deliberate practice.

Additionally, memory function differs between young and adult learners. Research by Baddeley² suggests that adults have stronger working memory capacity, allowing them to retain and process complex linguistic information more efficiently in the short term. This helps them grasp advanced grammar and technical vocabulary faster than children. However, young learners excel in long-term retention¹, particularly in phonological memory, which aids in developing a more natural-sounding accent and better pronunciation over time.

Despite these cognitive differences, both age groups have the potential to master English. The key lies in utilizing age-appropriate learning strategies that align with their cognitive strengths. Young learners benefit from immersive² and playful learning environments, while adults progress more efficiently with structured lessons, explicit grammar instruction, and practical application of language skills.

3. Effectiveness of Learning Methods

The effectiveness of different learning methods varies based on age, cognitive abilities, and personal preferences. English learners, both young and adult, have access to various approaches, including **classroom courses, self-study, and online courses**, each with unique benefits and challenges. The choice of method can significantly impact language retention, engagement, and overall learning progress.

3.1 Classroom Courses: Structured Learning with Teacher Guidance

Traditional classroom learning remains one of the most widely used methods for acquiring English. It provides **structured lessons, teacher guidance, and peer interaction**, which are particularly beneficial for young learners.

According to Vygotsky's *Sociocultural Theory* ¹, social interaction plays a fundamental role in cognitive development. Young learners in classroom settings benefit from **peer collaboration, group activities, and real-time feedback**, which enhance their speaking and listening skills. For adult learners, classroom courses offer structured learning but can sometimes be **less flexible** due to time constraints and differing learning paces. However, research by Ellis ² **instruction** and structured practice, which help them grasp₁ complex linguistic rules faster than through natural exposure alone.

3.2 Self-Study: Independence and Personalized Learning

Self-study allows learners to set their own pace, making it a **popular choice for motivated adult learners**. It enables them to focus on specific areas of improvement, such as grammar, vocabulary, or pronunciation, based on personal learning goals. According to Holec³, adult learners who take control of their own learning through **self-regulation and goal-setting** are more likely to succeed in language acquisition.

However, young learners generally struggle with self-study due to their **shorter attention spans and need for external motivation**. A study by Zimmerman ⁴ found that young learners require structured guidance and supervision₂ to remain engaged. Without interactive activities and external reinforcement, they may lose interest or struggle with comprehension.

3.3 Online Courses: Accessibility and Engagement

The rise of digital learning has introduced **online courses** as an effective alternative for both young and adult learners. These courses offer **flexibility, interactive content, and accessibility**, making them particularly beneficial for working adults and students in remote areas. According to c, **technology enhances**

language learning by providing **multimedia resources**, **real-time interaction with teachers**, and **AI-based learning tools** that adapt to the learner's proficiency level. Young learners benefit from online platforms that incorporate **gamification**, **storytelling**, and **visual aids**, keeping them engaged. However, a study by Mayer⁵ suggests that excessive screen time can lead to **cognitive overload**

reducing retention rates. For adults, online courses provide flexibility, but they require **self-discipline and time management** to stay consistent. Research by Sun¹ found that adult learners who engage in **active participation**, such as **discussion forums**₁ and **virtual speaking practice**, tend to show better progress compared to those who passively consume course material.

Conclusion of Methods

While all three learning methods—classroom courses, self-study, and online courses—have their strengths and limitations, the **effectiveness depends on the learner's age, cognitive abilities, and motivation**. Young learners benefit most from interactive classroom₂ settings and engaging digital tools, while adults excel in structured self-study and online courses that align with their schedules. A **blended learning approach**, combining different methods, can maximize learning outcomes for both age groups.

Challenges Faced by Young and Adult Learners

Both young and adult learners encounter unique challenges when learning English. These difficulties stem from **cognitive abilities, motivation, and external factors**, affecting their progress and learning experience.

4.1 Pronunciation vs. Grammar Young learners **easily develop native-like pronunciation** due to their brain's flexibility but often struggle with grammar and spelling. Research by Flege² confirms that **early exposure leads to better phonetic accuracy**. In contrast, adults grasp grammar rules faster but **retain a stronger foreign accent** due to reduced neural plasticity.

4.2 Memory and Retention Children **learn through immersion** and remember words longer but need frequent reinforcement. Gathercole & Baddeley ³found that **young learners rely on phonological memory**, making repetition crucial. Adults learn complex rules quickly but **struggle with long-term retention**, as shown by Ullman.

4.3 Motivation and Anxiety Young learners may **lose interest if lessons are not engaging**. Adults, however, face **self-doubt and fear of mistakes**, which Horwitz links to lower speaking confidence. **4.4 Access to Resources** Children depend on **schools and home environments** for learning, while adults **have access to self-study materials but struggle to choose the right ones**.

4.5 Sum up for challenges Young learners struggle with **grammar and attention**, while adults face **pronunciation, anxiety, and time constraints**. Tailored methods—**play-based learning for children and structured self-study for adults**—can help overcome these challenges.

5. Results and Success Rates Research confirms that **young learners develop near-native pronunciation** due to their brain's adaptability but may take longer to master grammar and writing (Flege, 1995). They need **consistent practice** to avoid forgetting new words (Gathercole & Baddeley, 1993). Adults, on the other hand, **learn grammar and vocabulary faster** but struggle with pronunciation and fluency due to reduced brain plasticity (Ullman, 2004). However, adults can **compensate with structured learning and self-discipline**, making them more efficient at acquiring complex language rules. **Motivation and consistency** are critical factors for success at any age (Horwitz, 1986).

6. Conclusion Young learners excel in **pronunciation and intuitive learning**, while adults are stronger in **grammar and structured understanding**. Children benefit from **interactive, immersive environments**, whereas adults progress better with **self-study and systematic learning methods**. Despite differences, both groups can achieve fluency with **the right strategies, motivation, and consistent practice**.

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**FISCAL TOOLS AGAINST THE PANDEMIC: NEW APPROACHES TO
FINANCIAL SUPPORT IN TIMES OF CRISIS**

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Abstract: In times of crisis, such as the COVID-19 pandemic, governments around the world have employed various fiscal tools to provide financial support to individuals, businesses, and communities. This article explores new approaches to financial support during times of crisis, focusing on the COVID-19 pandemic as a case study. It examines the effectiveness of fiscal policies, such as stimulus packages, wage subsidies, and targeted assistance programs, in mitigating the economic impact of the pandemic and supporting recovery efforts. Additionally, the article discusses

innovative fiscal tools and strategies adopted by governments to address emerging challenges and uncertainties in the wake of the pandemic. By analyzing the lessons learned from the COVID-19 response, this study aims to inform policymakers, economists, and stakeholders about effective approaches to financial support in times of crisis.

Keywords: fiscal tools, pandemic, financial support, crisis, stimulus packages, wage subsidies, targeted assistance, economic recovery, innovation, policy response.

Introduction. The outbreak of the COVID-19 pandemic has presented unprecedented challenges to economies worldwide, triggering a global economic downturn and threatening the livelihoods of millions. In response, governments have turned to fiscal policy as a primary tool to provide financial support and mitigate the adverse effects of the crisis. This article examines the evolving landscape of fiscal tools and approaches employed by governments to navigate the challenges posed by the pandemic and support economic recovery efforts.

As the COVID-19 pandemic unfolded, governments faced the urgent need to deploy fiscal measures to protect individuals, businesses, and communities from the economic fallout. Traditional fiscal tools, such as monetary stimulus and tax cuts, were swiftly implemented to inject liquidity into the economy and stabilize financial markets. However, the scale and complexity of the crisis demanded innovative approaches to financial support, prompting governments to explore new policy interventions and strategies.

This article explores the multifaceted nature of fiscal tools employed during the pandemic, encompassing a range of measures aimed at addressing immediate relief needs and fostering long-term economic resilience. It examines the effectiveness of various fiscal policies, such as stimulus packages, wage subsidies, and targeted assistance programs, in providing financial support to affected individuals and sectors. Additionally, it analyzes the challenges and trade-offs associated with these fiscal interventions, including fiscal sustainability concerns and distributional

implications.

Moreover, the article highlights the importance of innovation in fiscal policy design and implementation, as governments grapple with emerging challenges and uncertainties in the wake of the pandemic. It discusses new approaches to financial support, such as digital payment systems, green stimulus measures, and social protection programs, aimed at addressing evolving needs and building resilience against future crises.

By analyzing the lessons learned from the COVID-19 response, this study aims to inform policymakers, economists, and stakeholders about effective approaches to financial support in times of crisis. It underscores the importance of agility, flexibility, and creativity in fiscal policy formulation, as governments strive to navigate the complex and dynamic challenges posed by the pandemic and foster inclusive and sustainable economic recovery.

Main part. The main part of the article explores the various fiscal tools and approaches employed by governments to address the challenges posed by the COVID-19 pandemic and support economic recovery efforts. It discusses the effectiveness of traditional fiscal measures, such as stimulus packages and wage subsidies, as well as innovative approaches to financial support, such as digital payment systems and green stimulus measures. Additionally, it examines the challenges and trade-offs associated with these fiscal interventions and highlights the importance of agility and innovation in policy response.

Traditional Fiscal Tools:

a. **Stimulus Packages:** Governments worldwide have rolled out stimulus packages to inject liquidity into the economy and mitigate the impact of the pandemic on businesses and households. These packages typically include measures such as direct cash transfers, tax cuts, and infrastructure spending to stimulate demand and support economic activity. The effectiveness of stimulus packages depends on their size, composition, and targeting, with policymakers striving to strike a balance

between immediate relief and long-term recovery objectives.

b. **Wage Subsidies:** Wage subsidy programs have been instrumental in preventing mass layoffs and preserving jobs during the pandemic. By providing financial support to businesses to cover a portion of employee wages, wage subsidy programs aim to incentivize employers to retain their workforce and avoid redundancies. However, the design and implementation of wage subsidy schemes vary across countries, with some facing challenges related to eligibility criteria, administrative burden, and leakage.

Innovative Fiscal Approaches:

a. **Digital Payment Systems:** The pandemic has accelerated the adoption of digital payment systems as governments seek to provide financial support to individuals and businesses quickly and efficiently. Digital payment platforms offer a convenient and secure way to disburse stimulus payments, unemployment benefits, and other forms of financial assistance, reducing reliance on traditional banking infrastructure and paper-based processes.

b. **Green Stimulus Measures:** In response to the dual crises of the pandemic and climate change, some governments have introduced green stimulus measures aimed at promoting sustainable economic recovery. These measures include investments in renewable energy, energy efficiency, and green infrastructure projects, which not only create jobs and stimulate economic activity but also contribute to environmental sustainability and resilience.

Challenges and Trade-Offs:

a. **Fiscal Sustainability:** The unprecedented scale of fiscal support measures implemented during the pandemic has raised concerns about fiscal sustainability and long-term debt accumulation. Policymakers face the challenge of balancing the need for immediate relief with the imperative of maintaining fiscal discipline and sustainability over the medium to long term.

b. **Distributional Implications:** The distributional impact of fiscal support

measures varies across individuals, sectors, and regions, exacerbating inequalities and disparities. Targeting financial assistance to those most in need while ensuring broad-based economic recovery requires careful policy design and implementation to address underlying structural inequalities and vulnerabilities.

Importance of Agility and Innovation:

a. Adaptive Policy Response: The dynamic and evolving nature of the pandemic necessitates an adaptive policy response that can quickly adjust to changing circumstances and emerging challenges. Governments must remain agile and responsive, continuously reassessing and refining their fiscal tools and approaches to effectively address evolving needs and priorities.

b. Embracing Innovation: Innovation in fiscal policy design and implementation is crucial for addressing the complex and interconnected challenges posed by the pandemic. Governments should embrace innovative approaches, such as digital payment systems, green stimulus measures, and social protection programs, to build resilience and promote inclusive and sustainable recovery.

In conclusion, fiscal tools play a critical role in mitigating the economic impact of the COVID-19 pandemic and supporting recovery efforts. By leveraging traditional fiscal measures and embracing innovative approaches, governments can provide effective financial support to individuals, businesses, and communities, fostering inclusive and sustainable economic recovery in the wake of the crisis. However, policymakers must navigate the challenges and trade-offs associated with fiscal interventions, ensuring that relief measures are targeted, equitable, and fiscally sustainable in the long term.

While researching the topic, we identified the following problems and expressed our scientific proposals to them, which include:

- Problematic Situation 1: Ineffective Targeting of Financial Support

Issue: One of the challenges faced by governments during the pandemic is the ineffective targeting of financial support, leading to inefficiencies and inequities in

the distribution of relief measures. Poor targeting may result in funds being allocated to individuals or businesses that do not truly need them, while those most in need may be overlooked.

Scientific Solutions:

Data-driven Targeting: Utilize data analytics and machine learning algorithms to identify and target individuals and businesses most affected by the pandemic. By analyzing socio-economic indicators, employment data, and business performance metrics, governments can better target financial support to those facing the greatest economic hardship.

Dynamic Eligibility Criteria: Implement flexible eligibility criteria that can be adjusted in real-time based on changing economic conditions and evolving needs. Governments should regularly reassess eligibility thresholds and criteria to ensure that financial support reaches those who need it most.

Targeted Assistance Programs: Design targeted assistance programs tailored to specific sectors, industries, and demographic groups most affected by the pandemic. By customizing relief measures to address the unique challenges faced by different segments of the population, governments can maximize the effectiveness of financial support efforts.

- **Problematic Situation 2: Limited Access to Financial Support for Vulnerable Groups**

Issue: Vulnerable groups, such as low-income households, informal workers, and marginalized communities, may face barriers to accessing financial support during the pandemic. Lack of awareness, documentation requirements, and digital exclusion may prevent these groups from accessing relief measures, exacerbating inequalities and widening socio-economic disparities.

Scientific Solutions:

Outreach and Awareness Campaigns: Launch targeted outreach and awareness campaigns to educate vulnerable groups about available financial support programs

and eligibility criteria. Utilize diverse communication channels, including traditional media, community organizations, and digital platforms, to reach underserved populations.

Simplified Application Processes: Streamline application processes for financial support programs to reduce administrative burdens and paperwork requirements. Implement user-friendly online portals, mobile applications, and offline assistance centers to facilitate access for individuals with limited digital literacy or internet access.

Social Protection Mechanisms: Strengthen social protection mechanisms, such as social assistance programs, unemployment benefits, and cash transfer schemes, to provide a safety net for vulnerable groups during the pandemic. Enhance coverage, expand eligibility criteria, and increase benefit levels to ensure that no one is left behind.

- **Problematic Situation 3: Fiscal Sustainability Concerns**

Issue: The unprecedented scale of fiscal support measures implemented during the pandemic has raised concerns about fiscal sustainability and long-term debt accumulation. Governments must balance the imperative of providing immediate relief with the need to maintain fiscal discipline and sustainability over the medium to long term.

Scientific Solutions:

Fiscal Consolidation Strategies: Develop medium-term fiscal consolidation strategies to address budget deficits and stabilize public debt levels once the immediate crisis subsides. Implement measures such as revenue enhancement, expenditure rationalization, and debt management to restore fiscal sustainability gradually.

Revenue Diversification: Explore opportunities to diversify revenue sources and broaden the tax base to strengthen fiscal resilience and reduce reliance on volatile revenue streams. Consider implementing progressive taxation, closing tax loopholes,

and exploring new revenue-generating mechanisms, such as carbon taxes or digital taxation.

International Cooperation: Foster international cooperation and coordination to address global fiscal challenges and promote sustainable recovery efforts. Collaborate with international organizations, multilateral institutions, and bilateral partners to mobilize financial resources, share best practices, and address common challenges related to fiscal sustainability.

By implementing these scientific solutions, governments can address the problematic situations associated with fiscal support during the pandemic and ensure that financial assistance reaches those most in need while maintaining fiscal sustainability and promoting inclusive and sustainable recovery.

Conclusions and offers. The COVID-19 pandemic has underscored the critical role of fiscal tools in providing financial support and mitigating the economic impact of crises. Governments worldwide have employed a range of fiscal measures, from traditional stimulus packages to innovative approaches, to support individuals, businesses, and communities during these challenging times. As we reflect on the effectiveness of fiscal tools against the pandemic, several key conclusions emerge:

1. **Importance of Agility and Innovation:** The dynamic and evolving nature of the pandemic has highlighted the importance of agility and innovation in fiscal policy design and implementation. Governments must remain responsive to changing circumstances and emerging challenges, continuously refining their fiscal tools and approaches to address evolving needs and priorities.

2. **Targeting and Accessibility:** Effective targeting and accessibility of financial support are crucial for ensuring that relief measures reach those most in need. Governments must employ data-driven targeting mechanisms, streamline application processes, and strengthen social protection mechanisms to ensure that vulnerable groups have equitable access to financial support.

3. Fiscal Sustainability: While providing immediate relief is essential, governments must also consider the long-term fiscal sustainability and debt implications of their actions. Medium-term fiscal consolidation strategies, revenue diversification efforts, and international cooperation are essential for restoring fiscal sustainability and promoting sustainable recovery efforts.

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DECENTRALIZED FINANCIAL REVOLUTION: TAX ASPECTS OF DEFI AND NFT

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Abstract: This article delves into the tax implications surrounding the decentralized financial revolution, focusing on Decentralized Finance (DeFi) and Non-Fungible Tokens (NFTs). As DeFi and NFTs continue to gain prominence in the digital economy, tax authorities worldwide are grappling with the challenges posed by these innovative financial instruments. This paper explores the tax treatment of various activities within the DeFi ecosystem, including yield farming, liquidity provision, and decentralized exchanges. Additionally, it examines the taxation of NFT transactions, including sales, royalties, and intellectual property rights. Furthermore, the article discusses the complexities and uncertainties surrounding the taxation of DeFi and NFTs, such as valuation methodologies, jurisdictional issues, and regulatory developments. By shedding light on the tax aspects of DeFi and NFTs, this study aims to provide guidance to taxpayers, policymakers, and tax authorities navigating the decentralized financial landscape.

Keywords: decentralized finance, defi, non-fungible tokens, nfts, taxation, tax implications, tax treatment, yield farming, liquidity provision, decentralized exchanges, valuation, regulatory developments.

Introduction. In recent years, the emergence of Decentralized Finance (DeFi) and Non-Fungible Tokens (NFTs) has sparked a decentralized financial revolution, challenging traditional notions of finance and ownership in the digital age. As DeFi protocols and NFT marketplaces proliferate, they offer new opportunities for financial innovation, investment, and creative expression. However, amidst this decentralized financial landscape, tax authorities worldwide are faced with the

daunting task of navigating the complex tax implications associated with DeFi and NFT transactions.

This article delves into the tax aspects of the decentralized financial revolution, focusing on the taxation of DeFi activities and NFT transactions. As DeFi platforms enable individuals to participate in various financial activities, including lending, borrowing, and trading, questions arise regarding the tax treatment of income generated from these decentralized protocols. Similarly, the rise of NFTs as unique digital assets has raised novel tax considerations surrounding their creation, sale, and ownership.

Against this backdrop, it becomes imperative to examine the intricacies of the tax treatment of DeFi and NFTs, shedding light on the challenges and opportunities presented by these innovative financial instruments. By exploring the tax implications of DeFi and NFTs, this article aims to provide clarity and guidance to taxpayers, policymakers, and tax authorities navigating the decentralized financial landscape.

Through a comprehensive analysis of the tax aspects of DeFi and NFTs, this study seeks to inform stakeholders about the evolving regulatory landscape, potential tax liabilities, and strategies for compliance. Moreover, it underscores the importance of collaboration between industry stakeholders and regulatory bodies to develop clear and equitable tax frameworks that foster innovation while ensuring tax compliance and revenue integrity.

As we embark on this exploration of the tax aspects of the decentralized financial revolution, it is essential to recognize the transformative potential of DeFi and NFTs in reshaping the future of finance. By addressing the tax implications associated with these emerging technologies, we can pave the way for a more transparent, equitable, and sustainable decentralized financial ecosystem that benefits all stakeholders.

Main part. The decentralized financial revolution, spearheaded by innovations in Decentralized Finance (DeFi) and Non-Fungible Tokens (NFTs), presents a

paradigm shift in the financial landscape. Within this transformative ecosystem, participants engage in a wide array of activities, from lending and borrowing to trading unique digital assets. However, amidst the rapid growth and adoption of DeFi and NFTs, tax authorities worldwide are faced with the challenge of navigating the complex tax implications associated with these decentralized financial instruments.

Taxation of DeFi Activities:

Within the DeFi ecosystem, participants engage in various financial activities, each presenting unique tax considerations.

a. Yield Farming: Yield farming, the practice of providing liquidity to DeFi protocols in exchange for rewards, raises questions regarding the tax treatment of yield generated from these activities. Tax authorities must determine whether such rewards constitute taxable income, interest income, or capital gains, depending on factors such as the nature of the rewards and the participant's intent.

b. Liquidity Provision: Participants in liquidity provision pools contribute assets to decentralized exchanges (DEXs), enabling trading activities and earning fees in return. Taxation of liquidity provision involves assessing the treatment of fees earned, potential capital gains or losses on assets contributed, and the timing of tax liabilities.

c. Decentralized Exchanges: Trading activities on decentralized exchanges present challenges for tax authorities in determining the tax treatment of transactions, including the calculation of gains or losses, the identification of cost basis, and compliance with reporting requirements.

Taxation of NFT Transactions:

NFTs, unique digital assets representing ownership or rights to digital content, have gained widespread popularity in recent years. Tax authorities face several challenges in assessing the tax implications of NFT transactions.

a. NFT Sales: The sale of NFTs raises questions regarding the characterization of proceeds, determination of cost basis, and calculation of capital gains or losses.

Tax authorities must also consider jurisdictional issues and regulatory developments impacting NFT transactions.

b. **NFT Royalties:** NFT creators may receive royalties from subsequent sales of their digital assets. Taxation of NFT royalties involves assessing the treatment of royalty income, withholding obligations, and compliance with reporting requirements across jurisdictions.

c. **Intellectual Property Rights:** NFT transactions involving the transfer of intellectual property rights raise complex tax considerations, including the characterization of income, valuation methodologies, and compliance with international tax laws.

Challenges and Uncertainties:

Despite the transformative potential of DeFi and NFTs, tax authorities face significant challenges and uncertainties in assessing the tax implications of these decentralized financial instruments.

a. **Valuation:** Determining the fair market value of DeFi assets and NFTs presents challenges due to their unique characteristics and lack of standardized valuation methodologies.

b. **Jurisdictional Issues:** The borderless nature of DeFi and NFT transactions complicates tax enforcement efforts, requiring coordination and cooperation among tax authorities across jurisdictions.

c. **Regulatory Developments:** Evolving regulatory frameworks for DeFi and NFTs pose challenges for tax authorities in interpreting and enforcing tax laws, necessitating adaptability and agility in tax administration.

In conclusion, the taxation of DeFi and NFTs presents a complex and rapidly evolving landscape for tax authorities worldwide. As stakeholders navigate the decentralized financial revolution, collaboration between industry participants, policymakers, and tax authorities is essential to develop clear and equitable tax frameworks that foster innovation while ensuring tax compliance and revenue

integrity. By addressing the challenges and uncertainties surrounding the tax aspects of DeFi and NFTs, stakeholders can promote transparency, accountability, and sustainability in the decentralized financial ecosystem.

Conclusions and offers. The decentralized financial revolution propelled by innovations in Decentralized Finance (DeFi) and Non-Fungible Tokens (NFTs) has ushered in a new era of financial creativity, accessibility, and ownership. However, amidst the rapid growth and adoption of DeFi and NFTs, tax authorities worldwide are faced with the formidable challenge of navigating the complex tax implications associated with these decentralized financial instruments.

In this article, we have explored the tax aspects of the decentralized financial revolution, delving into the taxation of DeFi activities and NFT transactions. We have examined the challenges and opportunities presented by decentralized finance, including the taxation of yield farming, liquidity provision, decentralized exchanges, NFT sales, royalties, and intellectual property rights.

Despite the transformative potential of DeFi and NFTs, tax authorities face significant challenges in addressing valuation uncertainties, cross-border taxation issues, and regulatory uncertainties. However, by embracing scientific solutions such as the development of robust valuation models, international collaboration on tax enforcement, and advocacy for regulatory clarity, tax authorities can navigate the complexities of the decentralized financial landscape and foster transparency, compliance, and innovation.

In conclusion, the taxation of DeFi and NFTs represents a complex and rapidly evolving frontier for tax authorities worldwide. By adopting a proactive and collaborative approach, tax authorities can develop clear and equitable tax frameworks that promote innovation while ensuring tax compliance and revenue integrity. As stakeholders continue to navigate the decentralized financial revolution, collaboration between industry participants, policymakers, and tax authorities will be essential to realize the full potential of decentralized finance in shaping the future of

finance.

Offers:

- **Collaboration and Information Sharing:** Foster collaboration and information sharing between tax authorities, industry experts, and regulatory bodies to address the tax implications of DeFi and NFTs comprehensively. Establishing forums for dialogue and collaboration can facilitate the exchange of best practices, insights, and regulatory updates.
- **Capacity Building and Training:** Invest in capacity building and training programs for tax authorities to enhance their understanding of decentralized finance and emerging technologies. Providing training on blockchain technology, smart contracts, and decentralized governance can empower tax authorities to effectively navigate the decentralized financial landscape.
- **Stakeholder Engagement:** Engage with taxpayers, investors, and industry stakeholders to raise awareness about the tax implications of DeFi and NFT transactions. Launch education campaigns, workshops, and outreach initiatives to promote voluntary compliance and foster a culture of tax transparency and accountability.

By implementing these offers, tax authorities can address the challenges associated with the taxation of DeFi and NFTs, fostering a conducive environment for innovation, compliance, and sustainable growth in the decentralized financial ecosystem.

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THE FUTURE OF FINANCE: INTEGRATION OF ARTIFICIAL INTELLIGENCE INTO TAX SYSTEMS

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Abstract: This article explores the burgeoning integration of artificial intelligence (AI) into tax systems and its implications for the future of finance. With the rapid advancements in AI technologies, tax authorities and financial institutions are increasingly turning to AI solutions to enhance tax compliance, streamline processes, and mitigate risks. This paper examines the key areas where AI is being applied in tax systems, including tax planning, compliance, enforcement, and fraud detection. Moreover, it discusses the potential benefits and challenges associated with the adoption of AI in tax administration, such as improved accuracy, efficiency gains, and the need for robust data governance and privacy protections. Additionally, the article considers the broader socioeconomic impacts of AI-driven tax systems, including workforce implications and the evolving role of tax professionals. Overall, this study provides insights into the transformative potential of AI in reshaping the landscape of tax administration and offers recommendations for policymakers, tax authorities, and financial institutions to navigate this rapidly evolving terrain.

Keywords: artificial intelligence, tax systems, finance, tax compliance, tax planning, enforcement, fraud detection, data governance, socioeconomic impacts.

Introduction. In the dynamic realm of finance, the integration of artificial intelligence (AI) into tax systems stands as a pivotal frontier, promising to reshape traditional paradigms of tax administration and compliance. The exponential growth of AI technologies has catalyzed a paradigm shift, compelling tax authorities and financial institutions to reimagine their approaches to taxation in the digital age. As AI algorithms continue to evolve and demonstrate remarkable capabilities in data

processing, pattern recognition, and decision-making, their application in tax systems holds transformative potential.

This article delves into the multifaceted landscape of AI integration into tax systems, elucidating its implications for the future of finance. By leveraging AI-powered tools and techniques, tax authorities seek to enhance efficiency, accuracy, and transparency in tax compliance processes while addressing emerging challenges such as tax evasion and fraud. Similarly, financial institutions are exploring AI solutions to optimize tax planning strategies, minimize risks, and bolster regulatory compliance.

At the heart of this exploration lies an examination of the key domains where AI is being deployed within tax systems. From predictive analytics facilitating proactive tax planning to machine learning algorithms automating compliance procedures, the spectrum of AI applications in taxation is vast and diverse. Furthermore, the article scrutinizes the potential benefits and hurdles associated with AI adoption in tax administration, underscoring the imperative of robust data governance frameworks and privacy safeguards.

Beyond the realm of technical innovation, the integration of AI into tax systems bears profound socioeconomic implications. The evolving landscape necessitates a reevaluation of the roles and responsibilities of tax professionals, as AI augments their capabilities while simultaneously disrupting traditional workflows. Moreover, the transition towards AI-driven tax systems raises pertinent questions about workforce dynamics, skill requirements, and the equitable distribution of benefits.

In light of these transformative developments, this article endeavors to provide insights into the future trajectory of finance amid the pervasive influence of AI in tax administration. By delineating opportunities for synergy between technological innovation and regulatory frameworks, it aims to inform policymakers, tax authorities, and financial institutions alike, guiding them towards a holistic

understanding of the evolving landscape and facilitating informed decision-making in navigating this transformative journey.

Main part. The integration of artificial intelligence (AI) into tax systems represents a profound shift in the landscape of finance, heralding a new era of efficiency, accuracy, and transparency. As AI technologies continue to mature, tax authorities and financial institutions are increasingly leveraging their capabilities to revolutionize tax administration and compliance processes. In this main part of the article, we delve into the key domains where AI is making its mark within tax systems, examining its transformative potential, benefits, and challenges.

AI-powered predictive analytics are empowering tax professionals to adopt a proactive approach to tax planning. By analyzing vast troves of data, including historical financial records, market trends, and regulatory changes, AI algorithms can identify tax optimization opportunities, anticipate potential tax liabilities, and recommend tailored strategies to minimize tax burdens. Moreover, AI-driven tax planning tools enable real-time scenario analysis, allowing businesses to make informed decisions in response to dynamic market conditions and regulatory environments.

One of the primary challenges in tax administration is ensuring compliance with complex and ever-evolving tax laws and regulations. AI technologies offer a solution by automating compliance procedures and enhancing accuracy in tax reporting. Machine learning algorithms can sift through large volumes of financial data, identify discrepancies, and flag potential non-compliance issues, thereby reducing the burden on tax authorities and minimizing the risk of errors or omissions. Additionally, AI-driven compliance solutions can adapt to changes in tax laws and regulations in real-time, ensuring that taxpayers remain compliant with the latest requirements.

Detecting and deterring tax evasion and fraud pose significant challenges for tax authorities worldwide. AI-powered analytics tools are playing an increasingly

crucial role in bolstering tax enforcement efforts. By analyzing disparate data sources, including financial transactions, social media activity, and third-party information, AI algorithms can uncover patterns indicative of tax evasion or fraud schemes. Furthermore, AI-driven risk assessment models enable tax authorities to prioritize enforcement actions based on the likelihood and severity of non-compliance, thereby optimizing resource allocation and enhancing enforcement effectiveness.

Combatting tax fraud requires a multifaceted approach that incorporates advanced analytics and detection capabilities. AI technologies offer a powerful arsenal in this regard, enabling tax authorities to deploy sophisticated fraud detection algorithms that can identify anomalous behavior and patterns indicative of fraudulent activity. By leveraging machine learning and natural language processing techniques, AI-driven fraud detection systems can sift through vast amounts of transactional data, identify suspicious patterns, and flag potential fraud cases for further investigation. Moreover, AI-powered fraud detection solutions can continuously learn and adapt to emerging fraud schemes, thereby staying ahead of evolving tactics employed by fraudsters.

Despite the transformative potential of AI in tax systems, its adoption is not without challenges. Chief among these is the need for robust data governance frameworks to ensure the integrity, security, and privacy of taxpayer data. Additionally, concerns regarding algorithmic bias, transparency, and accountability must be addressed to foster trust and confidence in AI-driven tax systems. Moreover, the transition towards AI-powered tax administration necessitates investments in workforce training and upskilling to equip tax professionals with the requisite skills and knowledge to effectively leverage these technologies.

In conclusion, the integration of artificial intelligence into tax systems holds immense promise for the future of finance, offering opportunities to enhance efficiency, accuracy, and compliance while mitigating risks and combating fraud. By

harnessing the transformative power of AI, tax authorities and financial institutions can usher in a new era of tax administration characterized by agility, transparency, and fairness. However, realizing this vision requires a concerted effort to address challenges related to data governance, algorithmic transparency, and workforce readiness. As we navigate the complexities of this evolving landscape, collaboration between policymakers, tax authorities, and industry stakeholders will be essential to harnessing the full potential of AI in reshaping the future of finance.

While researching the topic, we identified the following problems and expressed our scientific proposals to them, which include:

- **Problematic Situation 1: Algorithmic Bias**

Issue: One of the significant challenges in the integration of artificial intelligence into tax systems is the potential for algorithmic bias. AI algorithms may inadvertently reflect and perpetuate existing biases present in historical data, leading to unfair outcomes or discrimination against certain groups.

Scientific Solution:

Data Preprocessing: Implement rigorous data preprocessing techniques to identify and mitigate biases in training data. This may involve removing sensitive attributes, such as race or gender, from the dataset to prevent the algorithm from learning discriminatory patterns.

Algorithmic Fairness: Incorporate fairness-aware algorithms that prioritize fairness constraints during model training. Techniques such as fairness-aware regularization or adversarial debiasing can help mitigate bias and ensure equitable outcomes.

Transparency and Accountability: Enhance transparency and accountability in AI systems by providing explanations for algorithmic decisions. Techniques such as interpretable machine learning models or post-hoc explanation methods can help users understand how AI algorithms arrive at their decisions and identify potential sources of bias.

- **Problematic Situation 2: Data Privacy and Security**

Issue: The integration of AI into tax systems requires access to sensitive taxpayer data, raising concerns about data privacy and security. Unauthorized access or breaches of sensitive taxpayer information could lead to significant privacy violations and undermine trust in AI-driven tax systems.

Scientific Solution:

Secure Data Storage: Employ robust encryption and access control mechanisms to secure taxpayer data throughout its lifecycle, from collection to storage and processing. Implement techniques such as homomorphic encryption to perform computations on encrypted data without compromising privacy.

Differential Privacy: Apply differential privacy techniques to anonymize sensitive taxpayer information while preserving the utility of the data for AI-driven analysis. Differential privacy mechanisms add noise to query responses to prevent the disclosure of individual-level information.

Privacy-Preserving AI: Explore privacy-preserving AI techniques, such as federated learning or secure multiparty computation, to train AI models on decentralized data sources without sharing raw data. These approaches enable collaborative model training while protecting the privacy of individual data contributors.

- **Problematic Situation 3: Workforce Displacement**

Issue: The automation of tax administration tasks through AI technologies may lead to concerns about workforce displacement, as traditional roles within tax authorities and financial institutions become increasingly automated.

Scientific Solution:

Reskilling and Upskilling: Invest in reskilling and upskilling programs to equip tax professionals with the necessary skills to adapt to the changing landscape of AI-driven tax administration. Provide training in areas such as data analysis, machine learning, and algorithmic governance to enable tax professionals to leverage AI

technologies effectively.

Augmented Intelligence: Emphasize the concept of augmented intelligence, where AI technologies complement rather than replace human expertise. Encourage collaboration between humans and AI systems to harness the strengths of both, with humans providing domain expertise and ethical oversight while AI systems handle routine tasks and data analysis.

Socioeconomic Support: Implement socioeconomic support measures, such as job retraining programs or income support initiatives, to mitigate the adverse effects of workforce displacement on affected individuals. Foster a supportive environment that enables workers to transition to new roles or industries successfully.

By addressing these problematic situations through scientifically grounded solutions, stakeholders can navigate the integration of artificial intelligence into tax systems in a responsible and equitable manner, realizing the potential benefits while mitigating risks and challenges.

Conclusions and offers. The integration of artificial intelligence (AI) into tax systems heralds a transformative shift in the landscape of finance, promising to enhance efficiency, accuracy, and transparency in tax administration and compliance. Through advanced analytics, machine learning algorithms, and predictive modeling, AI technologies offer unprecedented opportunities to streamline tax processes, optimize resource allocation, and combat tax evasion and fraud. However, this journey towards AI-driven tax systems is not without its challenges, including algorithmic bias, data privacy concerns, and workforce displacement.

As we navigate the complexities of this evolving landscape, it is imperative for policymakers, tax authorities, and industry stakeholders to adopt a proactive and holistic approach. By prioritizing algorithmic fairness, data privacy, and workforce readiness, we can harness the full potential of AI while mitigating risks and ensuring equitable outcomes. Furthermore, fostering transparency, accountability, and stakeholder engagement is essential to building trust and confidence in AI-driven tax

systems.

In conclusion, the future of finance lies at the intersection of artificial intelligence and tax systems. By embracing innovation, collaboration, and responsible governance, we can chart a course towards a future where AI-powered tax administration fosters fairness, efficiency, and compliance, ultimately contributing to a more equitable and sustainable financial ecosystem.

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PERSONAL INCOME TAX IN THE REPUBLIC OF UZBEKISTAN

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Abstract: The article examines the income tax from legal entities in the Republic of Uzbekistan, changes in its rates and its importance for the state budget. The personal income tax and its change indicators for 2022-2023 were studied by the authors. The research includes the recent changes in the tax code of the Republic of Uzbekistan regarding personal income tax, a study of its payers and a review of tax benefits in this area. The authors analyze the impact of tax reforms on the economy, the development of small business and private entrepreneurship, and study the effectiveness of the benefits given to tax payers.

Keywords: individual, income, income tax, resident, non-resident, declaration, tax, exemption, rate, subject, object.

Аннотация: В статье рассмотрено подоходный налог с юридических лиц в Республике Узбекистан, изменения его ставок и его значение для государственного бюджета. Мы исследовали НДФЛ и показатели его изменения за 2022-2023 годы. Исследование включает в себя последние изменения в Налоговом кодексе Республики Узбекистан в части подоходного налога с населения, изучение его плательщиков и обзор налоговых льгот в этой сфере. Мы анализируем влияние налоговых реформ на экономику, развитие малого бизнеса и частного предпринимательства, изучают эффективность льгот, предоставляемых налогоплательщикам.

Ключевые слова: физическое лицо, доход, подоходный налог, резидент, нерезидент, декларация, налог, освобождение, ставка, субъект, объект.

Introduction. The organization and use of remuneration for the labor of individuals occupies a central place in the incentive system in market economic conditions. In the current conditions, the effectiveness of the mechanism of the market economy and the strengthening of the human factor largely depend on how these issues are resolved. The main direction of research to solve this problem is to include wages as a tax object in the tax system. The procedure for establishing the labor compensation fund is not the same for different options for creating income of enterprises, that is, for "profit" and "contract" options. At this point, we note that the labor collective of the enterprise decides on the principle of formation of remuneration for labor (except for state organizations).

If the income is mainly obtained by conducting activities, the non-commercial income is a secondary income derived from them. Therefore, the more the market income is, the more the non-commercial income, formed at its own expense, will increase.

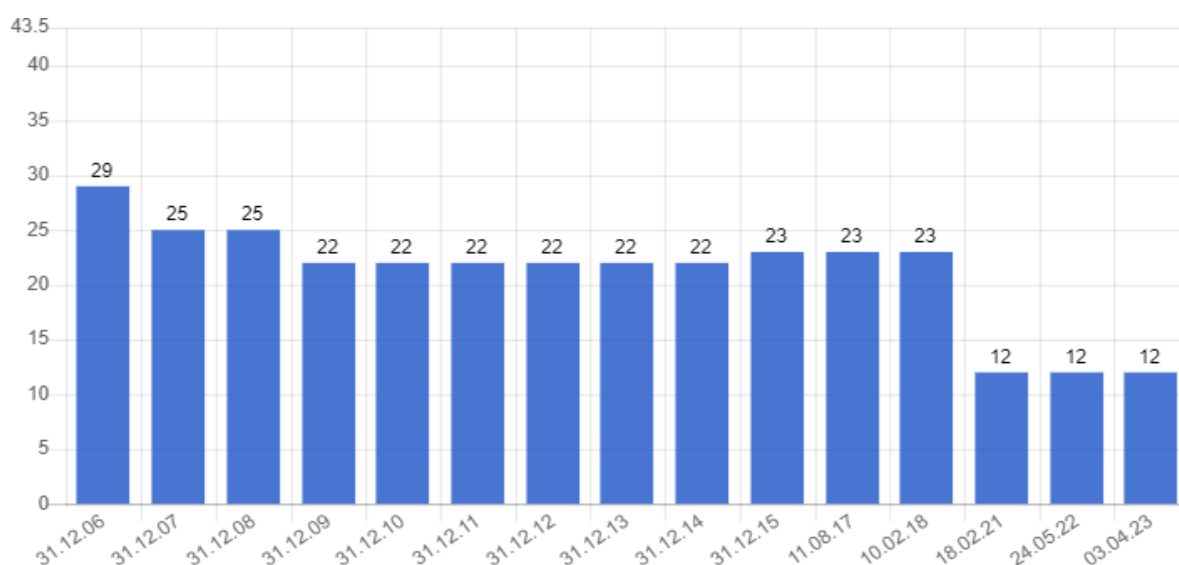
According to the participation of resources in the economy, non-commercial incomes are different in terms of content, but there are different types of business incomes. In the economic process, among workers, peasants and servants, entrepreneurs are composed of owners and defendants of various large and small firms, and in a broad sense, they are composed of farmers and individual workers. The money that entrepreneurs earn because they use their income, spend capital, and take risks, is the source of their wealth. If the market income comes from entrepreneurship, working for hire gives labor income, which is also a salary. Its amount depends on labor, because in a market economy it is useful to make any income resources more productive. If they are used effectively, they will generate income and profit. Due to this, the amount of wages depends on the level of labor productivity. This rule depends on the distribution of income through the budget in the production of wages in the areas of production (industry, agriculture, transport, construction and economy). The salaries of organizations and organizations financed

from this budget are based on the budget and are revised by the state.

Main part. It is known that tax payers are divided into two categories for the purpose of taxation in the tax legislation, legal entities and individuals. Individuals include citizens of the Republic of Uzbekistan who have not received the status of a legal entity, foreign citizens and stateless persons. Among the taxes paid by individuals, the tax that occupies a significant place from budget revenues is the income tax from individuals. Income tax from individuals is one of the sources of income of the state budget, and its distinctive feature is that the tax is collected from the direct income of individuals.

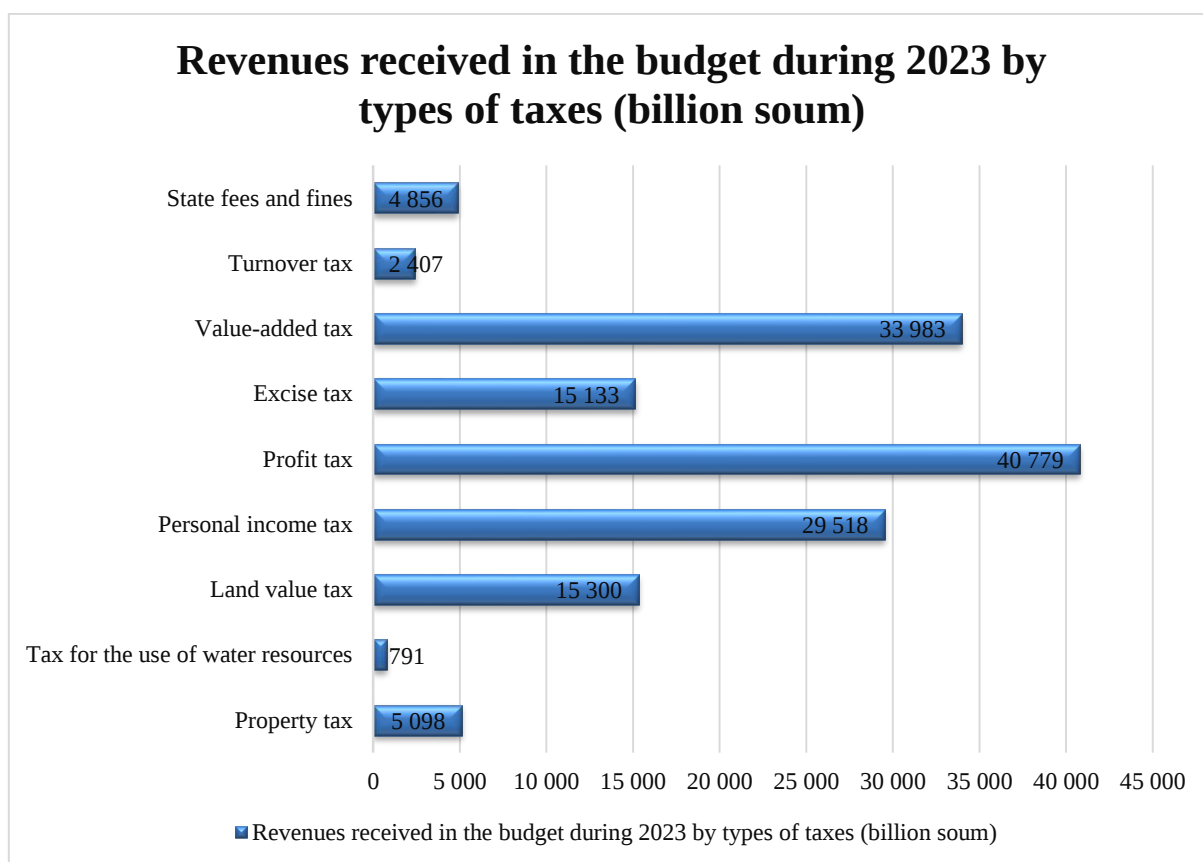
Currently, in accordance with Article 381, Part 1 of the Tax Code of the Republic of Uzbekistan, the income of an individual is taxed at a tax rate of 12 percent. According to part 1 of Article 393 of the new version of the Tax Code, the taxable income of natural persons who are residents of the Republic of Uzbekistan on the basis of a declaration includes:

- 1) income in the form of wages;
- 2) property income;
- 3) income in the form of material benefits ;
- 4) other income.



Latest data on personal income tax rate (%)

By the President's decision, the personal income tax rate on the income of non-residents from Uzbekistan (except for dividends, interest and income from cargo transportation) has been reduced from 20% to 12%. In the period from April 1, 2022 to December 31, 2024, the income of individuals (residents and non-residents of the Republic of Uzbekistan) in the form of dividends from the shares of joint-stock companies was exempted from income tax.



In 2023, total tax revenues to the state budget amounted to 165.9 trillion soums. This is 101.3% (2.1 trillion soums) more than the set annual forecast (163.8 trillion soums) and 17.4 trillion soums more than the same period last year.

It can be seen from the diagram that during 2023, 29.518 billion soums of income tax from individuals fell into the state budget. In 2023, there will be more than 5.5 million people paying personal income tax. 242,758,000 people, that is, 4.4% of them, are self-employed.

Calculation of personal income tax - after deducting non-taxable income of individuals from the calculated salary fund, the remaining salary fund is calculated using the 12 percent tax rate. Also, a payment of 1 percent from the wage fund to trade unions organized in enterprises and organizations is also considered. In addition, micro-firms and small enterprises 12%, budgetary organizations 25%, "SOS - Children's Neighborhoods of Uzbekistan" associations 7%, and taxpayers who use the labor of persons with disabilities working in specialized workshops, plots and enterprises 4% from the wage fund. .7 percent is a social tax, and this tax is paid not from the income of an individual, but from the account of enterprises and organizations.

In other cases, income taxation is illegal. In accordance with the above information, the procedure for paying income tax is carried out from the source of income or on the basis of the declaration of income. The purpose of submitting the declaration is to the tax inspectorate of the place of residence, if the individual who receives income has a place of employment, rent of property, sale of property, income received outside the territory of Uzbekistan no later than April 1 of the tax period. is requested to provide.

Conclusions and offers. Based on the above information, the influence of the share of income tax in the budget on the income of the population and the tax system of foreign countries were studied. It can be seen from this that the percentage rate of income tax set at 10-12% in developing countries does not lead to the origin of the tax burden in the country. Based on the studied data, the tax burden calculation mechanisms are being improved in Uzbekistan, and in accordance with the Laffer law, the current tax burden indicator was set at 22%. Another important point is that in low-income countries this tax base is usually taxed in a progressive manner. Therefore, in order for us to be among these countries:

- 1) it is necessary to increase the minimum wage;

2) to include in the list of tax benefits and preferences those with academic work experience of more than 25 years. I think that it is necessary to reduce the tax rate for taxpayers;

3) I think that it is necessary to set a minimum tax rate or not to tax for 5 years for individuals who are engaged in the activity of YTT.

Because, in order to achieve advanced economic efficiency, our research conducted together with the history of taxation shows that as income increases in taxation, if it is taxed in a progressive order, the amount of income coming to the state budget will be higher. Therefore, in the development of countries, income tax should become a more important source of income.

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STRUCTURE AND CLASSIFICATION OF THE STATE BUDGET

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Abstract: in this article Incomes and expenses of the state budget are different according to their sources, intended for specific purposes and other characteristics. At the same time, they also have common characteristics. They are classified to ensure proper planning and accounting of budget revenues and expenses at the national level.

Keywords: government, deficit, budget, finance, expenditure, tax, revenue, enterprise, organization, budget structure, classification.

The set of relations related to the organization of the state budget (taking into account the composition and structure of its internal units, the functional limitation of their areas of use, interdependence, interrelationship and influence, as well as legal aspects) is called the budget structure. The budget structure of each country is determined by its national-state or administrative-territorial structure.

State budget of the Republic of Uzbekistan:

- Republic budget;
- Includes the budget of the Republic of Karakalpakstan and local budgets.

Also, the State budget of the Republic of Uzbekistan includes state funds.

In turn, the budget of the Republic of Karakalpakstan includes the republican budget of the Republic of Karakalpakstan and the budgets of districts and cities subordinate to this republic. The regional budget consists of the regional budget, the budgets of districts and cities subordinate to the region. Also, the budget of cities divided into districts includes the budget of the city and the budgets of the districts that are part of the city. And finally, the budget of the district with cities under the

district consists of the budget of the district and the budgets of the cities under the district.

Revenues and expenses of the state budget are diverse according to their sources, intended for specific purposes and other characteristics. At the same time, they also have common characteristics. They are classified to ensure proper planning and accounting of budget revenues and expenses at the national level.

Budget classification plays an important role in grouping or grouping the incomes and expenses of the budgets included in the structure of the state budget, as well as the sources of financing its deficit. It is used to bring budget data into a single system for the purpose of drafting, review, adoption and execution of the State budget, and budget classification ensures that budget data can be compared with exactly such data of international classification systems. In this sense, a scientifically based economic grouping of budget incomes and expenses, introduced into a certain system and coded (encrypted) according to the same signs, is called budget classification.

Usually, the budget classification is based on their sources in terms of incomes, and in the case of expenses, the target spending directions of funds.

Budget classification is distinguished by its broad direction. Budget planning is carried out in strict compliance with its subdivisions, individual and general and collective network estimates of budget organizations are prepared, local, republican and state budgets are developed.

Budget classification in ensuring the connection of the budget with the country's economic and social development plans, financial plans of economic entities and their higher organizations, comparing the costs of one type of budget organizations and the budgets of separate administrative-territorial units, determining the level of satisfaction of one or another needs of a socio-economic and cultural nature plays an important role.

Budget classification is of particular importance in the process of budget

execution. It is a necessary condition for ensuring the targeted financing of activities provided for in the approved budget and budget organizations' cost estimates. Budget classification forms the basis of the unity of synthetic and analytical accounting of budget revenues and expenses in financial bodies, budget agencies and other institutions. It is necessary for the preparation of the report on the implementation of the State budget of the Republic of Uzbekistan.

The economic grouping of incomes and expenses specified in the budget classification allows to control compliance with financial-budgetary discipline in the preparation and execution of the budget and the use of its resources.

Budget classification is also of organizational importance, which is shown by the implementation of major works on the preparation and implementation of the budget in accordance with its divisions. This is also expressed by the fact that after the approval of the budget, all economic entities and their higher bodies are obliged to ensure the completeness of the budget income and to implement expenses in accordance with the divisions of the classification in the approved budget. Therefore, the organizational importance of budget classification is equally related to budget planning and ensuring its execution.

Since the approved State budget has the force of law and all economic entities are obliged to fulfill its indicators clearly and completely, the budget classification acquires legal significance.

Budget classification includes:

- classification of state budget revenues;
- task, organizational and economic classification of state budget expenditures;
- classification of sources of financing the state budget deficit.

The classification of state budget revenues consists in grouping them by types and sources. In this case, the signs of the network and the ministry (management body) can be taken into account. Usually, revenues are divided into divisions, chapters, paragraphs and articles according to the budget classification. Subdivisions may indicate specific

types of income, chapters may indicate income payers, paragraphs may indicate categories of income payers, and articles may indicate specific types of taxes paid by individuals.

Classification of state budget expenses by tasks consists of grouping of expenses according to tasks performed by state management bodies, local state authorities, as well as other budget organizations. Their organizational classification consists of the grouping of expenses by the types of activities and business entities that reflect the funds allocated from the budget, their distribution among the direct recipients.

The economic classification of state budget expenditures consists of grouping expenditures according to the economic function and types of payments. In general, expenses here can be divided into groups, divisions, chapters, paragraphs and items in accordance with the budget classification. Groups - the main directions of budget funds, divisions - sectors of the national economy, chapters - expenditures by ministries and agencies, paragraphs - expenditures on enterprises and activities of the same type, and items - specific types of expenditures.

The classification of sources of financing of the state budget deficit consists of grouping the deficit by internal and external sources of financing.

The budget classification is developed and approved by the Ministry of Finance of the Republic of Uzbekistan in accordance with the procedure established by law.

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THEORETICAL ISSUES OF STATE BUDGET INCOME FORMATION OF THE COUNTRY

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Abstract: in this article, State budget revenues are one of the elements of the general process of distribution and redistribution of the country's gross domestic (national) product, and they are of an intermediate (transit) nature. They arise as a result of the transfer of a part of the income and savings belonging to legal entities and individuals to the budget. The materialized content of the budget income is made up of the funds that have fallen to the state's discretion. The form of manifestation of this financial (budget) category consists of various taxes, payments, fees, duties and allocations that go to the budget.

Key words: state, budget, finance, tax, income, enterprise, organization.

Quantitatively, state budget revenues show the share of the state in the created (produced) gross domestic (national) product (national income). Their absolute size and weight are determined by the total size of the country's gross domestic (national) product (national income), political, economic, social, defense and other tasks facing the state at one time or another. In accordance with these, the amount of collection of funds and the forms and methods of their collection are determined in the state budget.

It is desirable that the process of budget revenue formation be based on the following principles:

- the collection of taxes in the budget should not lead to depletion of the resources of the country's national wealth;
- taxes should be equally distributed among those who pay them;
- that taxes do not affect the volume of working capital of producers;
- calculation of taxes in relation to net income;
- collection of taxes for the state should be as cheap as possible;
- the tax collection process should not crowd out the private sector;
- creating conditions for independent activity of subjects. That is, taking part of the funds belonging to the entities to the state budget should not have a negative impact on their independent development. When crossing the border, subjects lose their independence, accidents occur, the search for internal reserves and the desire to ensure production growth slows down, the development of a secret economy begins;
- full or partial budgeting of incomes that have arisen regardless of the behavior and aspirations of the subjects. All income received without certain expenses should be transferred to the state. Under the influence of this principle, income received as a result of incorrect, illegal actions of the administration of entities (for example, violation of state standards, etc.) should also be included;
- budgeting the amounts exceeding the planned needs of the enterprise for production expansion and other purposes. This principle can be used in the

organization of state budget revenues from the funds of state enterprises. It regulates the financial situation of state-owned enterprises and at the same time ensures the interests of the state in meeting social needs;

- ensuring the stimulating effect of the budget mechanism. The transfer of funds to the budget at the discretion of the subjects should encourage them to work effectively. In this case, the goal is not only to provide the state budget income quantitatively, but also to strengthen the effectiveness of payments to the interests of the labor teams operating in the enterprise, to the quality indicators of their activity;

- proportional participation in the formation of budget revenues. This principle is used in the formation of budget revenues at the expense of the population's funds, as a result of which a part is transferred to the budget depending on the level of the population's income.

Incomes of the state budget can be classified according to their sources, socio-economic character, form of ownership, type of taxes and fees, form of funds and methods of collecting them in the budget.

Revenues of the state budget are divided into the following groups according to their sources:

- taxable income;
- tax-free income;
- non-refundable (irrevocable) transfer of funds.

The composition of the budget's taxable income consists of national taxes and fees, local taxes and fees, customs duties, customs fees and other customs payments, state duties, penalties and fines in accordance with the tax legislation of the country.

Tax-free income includes:

- income from the use of state property (after taxes and fees paid in accordance with the legislation on taxes and fees);
- income from paid services provided by budget organizations (after taxes and fees paid in accordance with the legislation on taxes and fees);

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- funds obtained as a result of the application of civil-legal, administrative and criminal measures, including fines, confiscations, compensations and funds received for the restoration of damages caused to state entities, as well as other funds compulsorily collected;
 - income in the form of financial assistance (except budget loans and budget loans);
 - other tax-free income.

The following forms of income can also be considered in the composition of budget income:

- funds received in the form of rent or in other forms as a result of temporary use of state property;
- funds received in the form of interest on the balance of budget funds in accounts in credit institutions;
- funds obtained from pledging or trust management of property belonging to the state;
- fee for using budget funds given to other budgets, foreign countries or other legal entities on the basis of reimbursement and payment;
- incomes in the form of profits corresponding to the contribution to the authorized capital of economic companies partially owned by the state or dividends on shares;
- part of the profit of state unitary enterprises (after taxes and fees paid in accordance with the legislation on taxes and fees);
- other income provided by the law, received as a result of the use of property belonging to the state.

One of the sources of filling the revenue part of the budget is the financial support received in the form of grants, subsidies and subsidies at other levels in the budget system or in other forms of non-return and non-recovery of funds. Such financial assistance should be reflected in the income of the receiving budget. Non-

refundable or non-renewable funds transferred from individuals and legal entities, international organizations and governments of foreign countries are also part of such budget revenues.

In current practice, state budget revenues are classified in the following order:

1. Direct (direct) taxes. They include tax on profits of legal entities; allocations to the State budget from the single tax payment for trade and catering establishments; allocations to the State budget from the single tax payment (together with micro-firms and small enterprises); includes taxes on the income of individuals and fixed taxes on the income of legal entities and individuals engaged in business activities.

2. Indirect (indirect) taxes. These taxes include value added tax; excise duty; customs duties; single duty payment from individuals; consists of a tax collected from individuals on the consumption of gasoline, diesel fuel and gas for vehicles.

3. Resource charges and property tax. Taxes and fees included in this group are property tax; land tax; includes a tax on the use of underground resources and a tax on the use of water resources.

4. Tax on capital gains.

5. Tax for beautification and development of social infrastructure.

6. Other income.

According to its socio-economic character, the revenues of the state budget can be divided into two groups:

- income from economic entities;
- receipts from the population.

According to the form of ownership, the revenues of the state budget can be in the following forms:

- income from the non-state sector;
- revenues from state farms;
- funds received from the population.

Each of the above-mentioned groups of budget revenues can also be divided into

subgroups according to sources of revenues, types of payments, etc. For example, revenues from state enterprises include payments of state enterprises and organizations, revenues from the sale of state property, and revenues from services provided by state organizations. Funds coming to the budget from the population may consist of taxes and other voluntary payments. In turn, the income of the state budget assigned to each subgroup consists of a separate type of income. For example, the revenues transferred to the budget by state-owned enterprises include value added tax, excise taxes, income (profit) tax, and others. Also, the composition of revenues from state property consists of customs revenues, proceeds from the sale of ownerless and confiscated property, unclaimed cargo and mail, and property transferred to the state by inheritance. Revenues received for services provided by state organizations and institutions include fees charged by state vehicle inspections, fees for registration of trademarks, fees for state inspection of measuring instruments, fees for services provided to the public by judicial and arbitration bodies and notary offices, etc. enters.

Revenues of the state budget can be attracted in a compulsory or voluntary way. Compulsory revenue collection plays a decisive role in this. Discretionary payments include proceeds from the sale of government bonds and cash lotteries. Obligation in the formation of state budget revenues means that certain funds must be transferred to the budget by legal entities and individuals. Recognition of this or that payment as mandatory by law provides for the mandatory collection of unpaid amounts. This situation is of great importance for the implementation of the budget, and it is aimed at attracting funds to the budget in full and on time.

Revenues of entities can be obtained at the discretion of the State budget using two different methods:

- 1) tax methods;
- 2) faulty methods.

For tax methods, it is characteristic that funds are charged to the state budget in clearly defined amounts and in predetermined periods. Collection of taxes is related

to the distribution and redistribution of the country's gross domestic (national) product and national income. With their help, a part of the funds belonging to economic entities and the population is transferred to the state. Taxes include value added tax, excise duty, income (profit) tax, land tax, property tax and other taxes.

Impaired revenues are payments received from state-owned enterprises and organizations.

Funds that become state property and do not require return can also be revenues of the state budget. However, some payments may be transferred to the discretion of the state for temporary use. In this case, although the state spends the received funds, it is obliged to return these funds within the specified periods and in full. One of the manifestations of such budget revenues is the proceeds from the sale of government bonds. They can be conditionally included in the income of the state budget, only from the point of view of the income of the current year's budget.

Almost all revenues of the state budget do not have predetermined goals in terms of spending. They are put into the general fund and used in the usual way of financing. Only some of the budget revenues are earmarked for predetermined purposes. They can include social insurance contributions.

The sum of individual forms and types of taxes, fees, charges, duties and mandatory deductions forms a single system of state budget revenues. Incomes of the State budget from different subjects are interconnected, providing the needs of the whole state.

The composition and structure of state budget revenues is not permanent. They change in accordance with the development of the country and changes in the tasks before the state.

The effectiveness of the system of State budget revenues used in the national economy is directly dependent on the organization of the income of funds to the budget. This item includes:

- legal formalization of incomes related to the budget (taxes, payments, duties,

deductions, etc.);

- the procedure for determining the size and terms of the income of funds;
- procedure for transferring income (payments) to the budget;
- accounting of income transferors to the budget;
- responsibility of those who transfer income to the budget;
- a system of measures aimed at ensuring timely and complete transfer of revenues to the budget;
- rights and obligations of tax authorities in collection of revenues to the budget.

In the development and implementation of the above, it is necessary to pay great attention to ensuring the rationality of interests between the state and those who pay revenues to the budget.

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THE ROLE OF DEDUCTIONS AND EXEMPTIONS IN INDIVIDUAL INCOME TAXATION: AN INTERNATIONAL PERSPECTIVES

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Abstract: The individual income tax system plays a crucial role in modern economies, serving as a primary source of government revenue and a tool for achieving various socioeconomic objectives. This study aims to analyze the impact of individual income taxation on economic behavior and outcomes, with a focus on [specific aspect or country/region if applicable].

Key words: Individual income tax, taxation policies, tax compliance, income inequality, economic behavior, taxation systems, tax policy analysis, marginal taxes rates, effective tax rates.

Introduction:

Drawing upon a comprehensive review of existing literature and empirical evidence, we assess the progressivity of individual income tax systems, examine the distributional effects of taxation policies, and explore the behavioral responses of taxpayers to changes in tax rates and incentives. Utilizing [methodology or data sources], our analysis sheds light on the effectiveness of tax credits, deductions, and exemptions in shaping tax compliance behavior among different income groups. Furthermore, we investigate the incidence of tax evasion and the role of enforcement strategies in ensuring tax compliance. Our findings contribute to the ongoing

discourse on individual income taxation and provide valuable insights for policymakers, tax administrators, and researchers aiming to design equitable and efficient tax policies.

Individual income taxation is a fundamental component of fiscal policy in virtually every country around the world. The structure and implementation of income tax systems vary widely across jurisdictions, reflecting differing priorities, socioeconomic contexts, and political considerations. Within these diverse tax regimes, deductions and exemptions play a crucial role in shaping the distributional effects and economic outcomes of taxation policies.

The aim of this article is to provide an international perspective on the role of deductions and exemptions in individual income taxation. By examining the practices and policies adopted by various countries, we seek to elucidate the diverse approaches to incorporating deductions and exemptions into income tax systems and their implications for taxpayers, government revenues, and economic welfare.

Deductions and exemptions serve as mechanisms for reducing taxable income, thereby mitigating the tax burden on individuals and influencing their economic behavior. These provisions often target specific activities, expenditures, or demographic groups, reflecting policymakers' objectives to incentivize certain behaviors, promote social welfare, or achieve broader economic goals.

Furthermore, the design and implementation of deductions and exemptions can have significant distributional effects, affecting different income groups and socioeconomic segments in distinct ways. Understanding the distributional implications of these tax provisions is essential for assessing their equity and fairness within the broader framework of tax policy.

Moreover, the international landscape offers a rich diversity of approaches to deductions and exemptions, ranging from comprehensive tax relief for specific expenditures to targeted incentives for priority sectors or populations. By examining these international practices, we can gain insights into the effectiveness, efficiency,

and equity of different approaches to incorporating deductions and exemptions into individual income taxation.

Through this international perspective, this article contributes to the ongoing discourse on individual income taxation by offering a comparative analysis of the role of deductions and exemptions across different countries. By elucidating the diverse practices and their implications, we aim to inform policymakers, tax administrators, and researchers seeking to design and evaluate effective and equitable income tax systems in a global context.

Main part.

In this section, we conduct a comparative analysis of deductions utilized in individual income tax systems across various countries. We examine the types of deductions commonly available to taxpayers, such as those related to charitable contributions, education expenses, healthcare costs, and mortgage interest payments. Furthermore, we explore the variations in the generosity and eligibility criteria of these deductions, considering factors such as income thresholds, filing status, and specific circumstances (e.g., medical expenses exceeding a certain percentage of income). By comparing the design and utilization of deductions across different jurisdictions, we aim to identify trends, patterns, and variations in the incorporation of these provisions into tax systems.

In this subsection, we delve into the examination of exemptions within individual income tax systems. Exemptions represent a form of tax relief granted to certain income levels, household compositions, or types of income. We analyze the prevalence and design of exemptions, including personal exemptions, dependent exemptions, and exemptions for specific types of income (e.g., capital gains, dividends). Additionally, we assess the impact of exemptions on tax liabilities and their distributional effects across different income groups. By examining the utilization and implications of exemptions, we aim to understand their role in shaping the tax burden and distribution of tax benefits among taxpayers.

This section evaluates the distributional effects of deductions and exemptions on income inequality and tax progressivity. Using empirical data and statistical analysis, we examine how deductions and exemptions influence the overall progressivity of individual income tax systems and their impact on income distribution. We analyze the distribution of tax benefits derived from deductions and exemptions across income groups, demographic characteristics, and socioeconomic categories. Furthermore, we assess any disparities in the distributional effects of these provisions, considering factors such as income levels, filing status, and eligibility criteria. By exploring the distributional implications of deductions and exemptions, we aim to understand their role in shaping the equity and fairness of individual income taxation.

The final subsection discusses the policy implications of the analysis findings and provides recommendations for policymakers, tax administrators, and researchers. We highlight potential trade-offs associated with different approaches to designing deductions and exemptions, considering their implications for revenue adequacy, economic efficiency, and distributional equity. Furthermore, we suggest policy measures aimed at optimizing the effectiveness, efficiency, and fairness of deductions and exemptions within individual income tax systems. By offering evidence-based recommendations, we aim to inform the design and implementation of tax policies that promote economic growth, equity, and social welfare.

Conclusion

In conclusion, this article has provided a comprehensive examination of the role of deductions and exemptions in individual income taxation from an international perspective. Through a comparative analysis of tax systems across various countries, we have explored the design, implementation, and distributional effects of these provisions.

Our analysis revealed that deductions and exemptions serve as important mechanisms for reducing taxable income, mitigating the tax burden on individuals,

and influencing taxpayer behavior. These provisions are often used to incentivize specific activities, promote social welfare, or achieve broader economic goals. However, the generosity and targeting of deductions and exemptions vary significantly across jurisdictions, reflecting differences in policy priorities and socioeconomic contexts.

Furthermore, our examination of the distributional effects of deductions and exemptions highlighted their impact on income inequality and tax progressivity. While these provisions can provide tax relief to lower-income individuals and certain demographic groups, they may also contribute to disparities in the distribution of tax benefits and exacerbate existing inequalities.

The findings of this study have important policy implications for policymakers, tax administrators, and researchers. It is essential to carefully consider the design and targeting of deductions and exemptions to ensure that they effectively achieve their intended objectives while maintaining fairness and equity in the tax system.

Overall, this article contributes to the ongoing discourse on individual income taxation by offering insights into the role of deductions and exemptions in shaping tax policy and economic outcomes from an international perspective.

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AN ANALYSIS OF PERSONAL INCOME TAX POLICIES: IMPLICATIONS FOR INDIVIDUALS AND THE ECONOMY

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Abstract: Personal income tax policies are fundamental components of fiscal systems worldwide, serving as critical instruments for revenue generation, income redistribution, and economic regulation. This article provides a comprehensive analysis of personal income tax systems, examining their key components, effects, and implications for individuals and economies. Beginning with an overview of the historical evolution and significance of personal income taxation,

the article delves into the intricacies of tax policy design, including the determination of taxable income, tax rates and brackets, deductions, credits, and compliance measures. Through a thorough examination of existing literature, empirical evidence, and case studies, the article explores the equity and distributional effects of personal income taxation, highlighting its role in addressing income inequality and poverty alleviation. Recent trends and policy developments in personal income taxation, such as digitalization, globalization, and tax reforms, are also analyzed, offering insights into emerging challenges and opportunities in tax policy design. Overall, this article contributes to the ongoing discourse on personal income tax policy, providing valuable insights for policymakers, researchers, and practitioners navigating the complexities of taxation in the 21st century.

Key words: Personal income tax, tax policy, fiscal systems, taxation, income redistribution, economic efficiency, income inequality, tax reforms, labor supply, investment decisions, tax compliance, international competitiveness, digitalization, globalization, equity

Introduction.

Personal income tax plays a crucial role in modern economies, serving as a primary source of government revenue and a tool for achieving various fiscal and socio-economic objectives. As individuals' earnings constitute a significant portion of national income, the design and implementation of personal income tax policies have far-reaching implications for economic growth, income distribution, and social welfare. This article provides an in-depth analysis of personal income tax policies and their implications for individuals and the broader economy.

In recent years, personal income tax systems have undergone significant changes worldwide, driven by factors such as globalization, technological advancements, and evolving social and political dynamics. These changes have led to debates and discussions regarding the equity, efficiency, and effectiveness of personal income taxation, as well as its impact on taxpayer behavior, labor supply,

and investment decisions.

Through a comprehensive review of existing literature and empirical evidence, this article aims to shed light on key issues and challenges related to personal income taxation. It examines the rationale behind various tax policy decisions, such as tax rates, tax brackets, deductions, and credits, and evaluates their implications for taxpayer compliance, revenue generation, and economic efficiency.

By synthesizing insights from academic research, government reports, and policy analyses, this article seeks to contribute to the ongoing discourse on personal income tax policy and provide valuable insights for policymakers, researchers, and practitioners in the field of taxation and public finance.

Main part.

Personal income tax serves as a cornerstone of fiscal policy in most countries, providing governments with a reliable source of revenue to fund public services and social programs. Originating in the early 20th century, personal income tax has evolved significantly over time, reflecting changes in economic conditions, social norms, and political priorities. Today, it remains one of the primary means by which governments collect revenue from individuals based on their earnings and other sources of income.

Personal income tax policies typically consist of several key components, including the determination of taxable income, the establishment of tax rates and brackets, the provision of deductions and credits, and the enforcement of compliance measures. Taxable income encompasses various sources of earnings, such as wages, salaries, investment income, and self-employment income, while exemptions and deductions may apply to certain categories of income or taxpayer characteristics. Tax rates and brackets determine the amount of tax owed based on income levels, with progressive, proportional, and regressive systems being the most common. Additionally, tax credits and incentives are often utilized to promote specific behaviors or activities, such as education, homeownership, or charitable giving.

A central consideration in personal income tax policy is the principle of tax equity, which seeks to ensure that the tax burden is distributed fairly among taxpayers based on their ability to pay. Distributional analysis examines the incidence of taxation across income groups, with progressive tax systems imposing higher rates on higher-income individuals to achieve greater equity. Evaluating the progressivity of personal income tax systems involves assessing the degree to which tax liabilities increase with income levels. Moreover, personal income taxation plays a crucial role in addressing income inequality and poverty, as redistributive measures can help mitigate disparities in wealth and improve social welfare outcomes.

The design of personal income tax policies can have significant implications for economic efficiency and growth. Taxation of labor income affects workforce participation and productivity levels, as high marginal tax rates may discourage work effort and skill development. Similarly, taxation of capital income influences savings and investment decisions, with higher tax rates potentially reducing capital formation and economic growth. Behavioral responses to changes in tax rates and incentives further complicate the relationship between taxation and economic behavior, as individuals may alter their labor supply, investment strategies, or consumption patterns in response to changes in after-tax income. Moreover, international competitiveness considerations may influence tax policy decisions, as countries seek to attract investment and skilled labor through favorable tax regimes.

In recent years, personal income tax systems have undergone significant changes in response to evolving economic, social, and technological trends. Many countries have implemented tax reforms aimed at simplifying tax codes, reducing compliance burdens, and enhancing the progressivity of taxation. Moreover, debates over the taxation of digital commerce, cross-border income, and wealth accumulation have become increasingly prominent, highlighting the need for international cooperation and coordination in tax policy matters.

Conlcusion.

In conclusion, personal income tax plays a multifaceted role in modern economies, serving as both a revenue-raising mechanism for governments and a tool for achieving broader fiscal and socio-economic objectives. Throughout this article, we have explored the various components, effects, and implications of personal income tax policies, highlighting their importance in shaping individual behavior, income distribution, and economic growth.

Our analysis has underscored the complex interplay between equity, efficiency, and revenue considerations in the design and implementation of personal income tax systems. While progressive taxation aims to promote fairness by imposing higher tax burdens on those with greater ability to pay, it must be balanced against concerns about economic efficiency, labor supply incentives, and international competitiveness. Moreover, the redistributive effects of taxation on income inequality and poverty alleviation underscore the social significance of tax policy decisions and their implications for social welfare outcomes.

In sum, this article has sought to contribute to the ongoing discourse on personal income tax policy and provide insights for policymakers, researchers, and practitioners navigating the complexities of taxation in the 21st century. As we confront the challenges and opportunities of an ever-changing world, the importance of informed and evidence-based tax policy decisions cannot be overstated. By harnessing the potential of personal income taxation to promote fairness, economic prosperity, and social well-being, we can pave the way for a more equitable and sustainable future.

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CONCEPTS OF COSTS AND PROFITS IN PERSONAL INCOME AND THE MEANING OF TAX IN THEM

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Abstract: The individual income tax system plays a crucial role in modern economies, serving as a primary source of government revenue and a tool for achieving various socioeconomic objectives. This study aims to analyze the impact of individual income taxation on economic behavior and outcomes, with a focus on [specific aspect or country/region if applicable]. Drawing upon a comprehensive review of existing literature and empirical evidence, we assess the progressivity of individual income tax systems, examine the distributional effects of taxation policies, and explore the behavioral responses of taxpayers to changes in tax rates and incentives. Utilizing [methodology or data sources], our analysis sheds light on the

effectiveness of tax credits, deductions, and exemptions in shaping tax compliance behavior among different income groups. Furthermore, we investigate the incidence of tax evasion and the role of enforcement strategies in ensuring tax compliance. Our findings contribute to the ongoing discourse on individual income taxation and provide valuable insights for policymakers, tax administrators, and researchers aiming to design equitable and efficient tax policies.

Key words: Individual income tax, taxation policies, tax compliance, income inequality, economic behavior, taxation systems, tax policy analysis, marginal taxes rates, effective tax rates.

Introduction. Individual income taxation is a fundamental component of fiscal policy in virtually every country around the world. The structure and implementation of income tax systems vary widely across jurisdictions, reflecting differing priorities, socioeconomic contexts, and political considerations. Within these diverse tax regimes, deductions and exemptions play a crucial role in shaping the distributional effects and economic outcomes of taxation policies.

The aim of this article is to provide an international perspective on the role of deductions and exemptions in individual income taxation. By examining the practices and policies adopted by various countries, we seek to elucidate the diverse approaches to incorporating deductions and exemptions into income tax systems and their implications for taxpayers, government revenues, and economic welfare.

Deductions and exemptions serve as mechanisms for reducing taxable income, thereby mitigating the tax burden on individuals and influencing their economic behavior. These provisions often target specific activities, expenditures, or demographic groups, reflecting policymakers' objectives to incentivize certain behaviors, promote social welfare, or achieve broader economic goals.

Furthermore, the design and implementation of deductions and exemptions can have significant distributional effects, affecting different income groups and socioeconomic segments in distinct ways. Understanding the distributional

implications of these tax provisions is essential for assessing their equity and fairness within the broader framework of tax policy.

Moreover, the international landscape offers a rich diversity of approaches to deductions and exemptions, ranging from comprehensive tax relief for specific expenditures to targeted incentives for priority sectors or populations. By examining these international practices, we can gain insights into the effectiveness, efficiency, and equity of different approaches to incorporating deductions and exemptions into individual income taxation.

Through this international perspective, this article contributes to the ongoing discourse on individual income taxation by offering a comparative analysis of the role of deductions and exemptions across different countries. By elucidating the diverse practices and their implications, we aim to inform policymakers, tax administrators, and researchers seeking to design and evaluate effective and equitable income tax systems in a global context.

Main part. In this section, we conduct a comparative analysis of deductions utilized in individual income tax systems across various countries. We examine the types of deductions commonly available to taxpayers, such as those related to charitable contributions, education expenses, healthcare costs, and mortgage interest payments. Furthermore, we explore the variations in the generosity and eligibility criteria of these deductions, considering factors such as income thresholds, filing status, and specific circumstances (e.g., medical expenses exceeding a certain percentage of income). By comparing the design and utilization of deductions across different jurisdictions, we aim to identify trends, patterns, and variations in the incorporation of these provisions into tax systems.

In this subsection, we delve into the examination of exemptions within individual income tax systems. Exemptions represent a form of tax relief granted to certain income levels, household compositions, or types of income. We analyze the prevalence and design of exemptions, including personal exemptions, dependent

exemptions, and exemptions for specific types of income (e.g., capital gains, dividends). Additionally, we assess the impact of exemptions on tax liabilities and their distributional effects across different income groups. By examining the utilization and implications of exemptions, we aim to understand their role in shaping the tax burden and distribution of tax benefits among taxpayers.

This section evaluates the distributional effects of deductions and exemptions on income inequality and tax progressivity. Using empirical data and statistical analysis, we examine how deductions and exemptions influence the overall progressivity of individual income tax systems and their impact on income distribution. We analyze the distribution of tax benefits derived from deductions and exemptions across income groups, demographic characteristics, and socioeconomic categories. Furthermore, we assess any disparities in the distributional effects of these provisions, considering factors such as income levels, filing status, and eligibility criteria. By exploring the distributional implications of deductions and exemptions, we aim to understand their role in shaping the equity and fairness of individual income taxation.

The final subsection discusses the policy implications of the analysis findings and provides recommendations for policymakers, tax administrators, and researchers. We highlight potential trade-offs associated with different approaches to designing deductions and exemptions, considering their implications for revenue adequacy, economic efficiency, and distributional equity. Furthermore, we suggest policy measures aimed at optimizing the effectiveness, efficiency, and fairness of deductions and exemptions within individual income tax systems. By offering evidence-based recommendations, we aim to inform the design and implementation of tax policies that promote economic growth, equity, and social welfare.

Conclusion. In conclusion, this article has provided a comprehensive examination of the role of deductions and exemptions in individual income taxation from an international perspective. Through a comparative analysis of tax systems

across various countries, we have explored the design, implementation, and distributional effects of these provisions.

Our analysis revealed that deductions and exemptions serve as important mechanisms for reducing taxable income, mitigating the tax burden on individuals, and influencing taxpayer behavior. These provisions are often used to incentivize specific activities, promote social welfare, or achieve broader economic goals. However, the generosity and targeting of deductions and exemptions vary significantly across jurisdictions, reflecting differences in policy priorities and socioeconomic contexts.

Furthermore, our examination of the distributional effects of deductions and exemptions highlighted their impact on income inequality and tax progressivity. While these provisions can provide tax relief to lower-income individuals and certain demographic groups, they may also contribute to disparities in the distribution of tax benefits and exacerbate existing inequalities.

The findings of this study have important policy implications for policymakers, tax administrators, and researchers. It is essential to carefully consider the design and targeting of deductions and exemptions to ensure that they effectively achieve their intended objectives while maintaining fairness and equity in the tax system.

Overall, this article contributes to the ongoing discourse on individual income taxation by offering insights into the role of deductions and exemptions in shaping tax policy and economic outcomes from an international perspective.

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TAXATION OF ELECTRONIC COMMERCE SERVICES IN UZBEKISTAN

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Annotation: The article discusses the composition of electronic commerce services in Uzbekistan, as well as issues related to their taxation, legal principles, and specific characteristics. It also highlights the importance of this taxation in shaping state budget revenues, and presents challenges based on global experience. Recommendations and suggestions are provided for improving the taxation mechanism of this system in our country.

Key words: electronic commerce, e-commerce entities, internet, taxation of electronic commerce, added value tax, tax system.

Introduction.

Nowadays, there is no consensus at the international level on the taxation of electronic commerce. This issue is being addressed in various countries based on different approaches, resulting in certain difficulties for taxpayers and tax authorities. The ongoing establishment of a legal framework for the taxation of foreign electronic commerce subjects also presents challenges in terms of accurate tax administration and calculation and payment of additional value-added taxes.

E-commerce has many advantages and benefits due to its characteristics, but it also presents a number of challenges and shortcomings, especially in terms of tax evasion affecting state budget revenues. It is possible to emphasize that one of the issues that is being actively discussed is the adaptation of the tax system of states to the current requirements of the information economy.

Overall, governments are expected to address relevant challenges in order to adapt their tax systems to the demands of the current information economy.

In our country, until 2020, the tax calculation and collection system for e-commerce was implemented based on the overall results of tax payments, without taking into account its specific characteristics. This approach has led to significant financial resources being diverted from tax collection and a reduction in the main indicators of the tax base being reduced several times, the current tax legislation does not provide effective tax control methods for identifying electronic commerce entities that evade registration in tax authorities. There was also no possibility to subject the electronic services provided by foreign IT companies to value added tax. The specificity of internet commerce required the adoption of separate regulatory legal acts to regulate this area.

The new edition of the Tax Code, which came into force in Uzbekistan on January 1, 2020, introduces specific provisions for the taxation of entities engaged in electronic commerce activities. The unique characteristics of this sector were taken into account. For example, the procedure for including foreign legal entities engaged in the realization of electronic services into the value-added tax system was defined. The new regulations also address issues such as the recognition of foreign legal entities.

The latest version of the tax code, which has been adopted today, includes provisions for electronic commerce and outlines the composition of electronic services in Chapter 14. It specifically identifies the involvement of foreign electronic commerce entities. According to current tax legislation, electronic services refer to services provided through the use of information technology, primarily via the World Wide Web, in an automatic manner.

According to the new edition of the Tax Code, foreign legal entities providing services in electronic form submit their tax reports to the tax authority in electronic format through the personal account of the taxpayer, according to the specified form.

In our country, in order to further simplify and create convenience for

taxpayers in the provision of tax administration through this channel, electronic services have been added to foreign legal entities as taxpayers of value added tax in an individual manner online. For this purpose, a special service - the Foreign Legal Entities office of the Internet companies has been created at <http://tax.uz> website. On this platform, foreign legal entities can apply for registration as taxpayers of value added tax in the Republic of Uzbekistan, use online personal accounts, submit reports and pay taxes, as well as have the opportunity to receive answers to their questions.

To enter personal account, a foreign legal entity must submit a request in the "Submit Request" section online. For this, the company's name, its address, email address, the country of registration, and information about the services provided must be provided. Transfer from the foreign legal entities registry or confirmation of the legal status of a foreign organization with appropriate documentation is required for a foreign company to enter the personal account, if all necessary information is provided, the company will be activated within 15 days and a notification will be sent via email. The rules for registration do not apply to foreign companies that provide services through permanent establishments in the Republic of Uzbekistan. Such companies are required to register according to the established procedure for legal entities in Uzbekistan as taxpayers.

As mentioned above, it has been established the procedure for payment of the established value added tax for foreign companies providing electronic services in accordance with tax legislation in our country and creating favorable tax administration for taxpayers as a result of measures taken in this direction. As a result, it is possible to identify certain positive outcomes in terms of including foreign legal entities providing electronic services in Uzbekistan in the taxation process.

According to the State Tax Committee of Uzbekistan, 28 foreign companies providing electronic services have been registered as taxpayers in the country in the last 2 years. These include Booking.com B.V, Netflix International B.V, Apple, Facebook, Yandex, Huawei, and others. As of September 2021, Facebook paid 7.6

billion UZS in taxes, Google Commerce Limited paid 4.6 billion UZS, Apple paid 2.2 billion UZS, Netflix paid 331 million UZS, and Yandex paid 256 million UZS.

Resident corporations pay CIT on their worldwide income, whereas non-residents (i.e. foreign legal entities that have a PE in Uzbekistan or have income from sources in Uzbekistan not associated with a PE) pay CIT on income resulting from activities/sources in Uzbekistan.

Non-resident corporations are taxed directly at the level of their Uzbek PE, if there is one, or via withholding tax (WHT) at the source of payment of the Uzbek-source income.

CIT is charged on taxable profit calculated as a difference between gross income and deductible expenses reduced by applicable incentives granted by the Tax Code, other laws, or presidential decrees.

The CIT rate is set in the Tax Code (previously, annually by presidential decree). Enterprises (i.e. legal entities) are generally subject to CIT at the rate of 15%. Commercial banks, producers of cement (clinker) and polyethylene granules, mobile services providers, and markets/shopping malls are subject to CIT at the rate of 20%.

Among the amendments introduced to the Tax Code on 1 January 2023 is the abolishment of the requirement to have at least 15% of the aggregate revenue generated from export of goods and services for applying 0% CIT on profits from export of goods/services. It is worth noting that, as of 1 January 2023, 0% CIT will not be applied to export profits received from the provision of services to non-residents of Uzbekistan operating in Uzbekistan via PE.

The rate of CIT applicable to the following categories of the taxpayers may be reduced by 50%:

Payers of turnover tax switching to CIT for the first time after 1 September 2022, for the tax period in which they switched to CIT, provided that their turnover does not exceed UZS 10 billion during that tax period.

CIT payers whose revenue generated throughout any tax period after 1 September 2022 exceeds UZS 10 billion for the first time, for the tax period in which this threshold is exceeded and for the tax period following it, provided that the revenue generated throughout the tax period in which the reduced rate is applied does not exceed UZS 100 billion.

An optional simplified tax regime is available for all legal entities with annual turnover less than UZS 1 billion and individual entrepreneurs with turnover ranging from UZS 100 million to UZS 1 billion. Under this regime, turnover tax replaces CIT and VAT.

Turnover taxpayers whose revenue exceeds UZS 1 during the year will, however, become subject to the general income tax regime from the month following the month in which the annual revenue threshold was exceeded.

The reporting period for turnover tax has been set to a month (instead of a quarter previously).

Legal entities that provide intermediary services under a commission agreement, instructions, and other intermediary services agreements, including individual entrepreneurs providing intermediary services to telecom operators, calculate revenue from sale of goods/services on the basis of the transaction amount. Certain taxpayers are not eligible for application of turnover tax (e.g. importers, producers of excise-liable goods, legal entities engaged into subsurface extraction, sale of petrol, diesel/gas fuel).

The general turnover tax rate is 4% but may vary from 1 to 25% depending on type of entity and services provided. Starting from 1 January 2022 till 1 January 2025, 1% turnover tax is applicable to legal entities located in established touristic zones.

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FUNDAMENTALS OF THE HISTORICAL THEORY OF THE GENERAL TAX STRUCTURE OF UZBEKISTAN

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Abstract. Information about the historical theory and history of formation of the tax structure of Uzbekistan is shown.

Key words. tax, system, history, tax code, decision, decree, law, budget, tax policy

The effective conduct of tax policy largely depends on the strength of its legal basis. Tax legislation on tax policy plays an important role in this. As the legal basis of the tax policy of the Republic of Uzbekistan, the Law "On the Basics of State Independence of the Republic of Uzbekistan" adopted on August 31, 1991, the Constitution of the Republic of Uzbekistan, the Law "On Enterprises, Organizations, Associations" of the Republic of Uzbekistan "On Taxes" (February 15, 1991), "On Income Tax of Citizens, Foreign Citizens and Stateless Persons of the Republic of Uzbekistan" (February 15, 1991 February), the Law "On Local Taxes and Fees" (May 7, 1993), Decrees of the President of the Republic of Uzbekistan and Decisions of the Cabinet of Ministers can be noted. The Tax Code of the Republic of Uzbekistan and the Law of the Republic of Uzbekistan "On State Tax Service" adopted in 1997 served to further expand the legal base of these legal documents.

During the years of independence, there are four important stages in the development of the tax system :

The first stage of tax reforms: includes the years 1991-1994 and is the stage of establishing an independent tax system of Uzbekistan and increasing the fiscal importance of taxes. The current tax system in our republic has its own specific history. The tax system and its agencies also existed in the former Union. Naturally, they also practiced on the territory of Uzbekistan . Later, their activity was revised from July 1, 1990 in accordance with the Law "On the Rights, Duties and Responsibilities of State Tax Inspections" adopted on May 12, 1990, but these structures are under the control of financial authorities. was working. Independent activity of tax authorities in our republic after the adoption of the Decision of the Cabinet of Ministers of the Republic of Uzbekistan No. 383 of December 17, 1990 "On the establishment of the State Finance and Tax Administration under the Ministry of Finance of the Republic of Uzbekistan" began to pour into the The Regulation of the Supreme Council of the Republic of Uzbekistan dated June 14, 1991 "On State Tax Authorities of the Republic of Uzbekistan" and the Regulation of

the Cabinet of Ministers of the Republic of Uzbekistan dated August 12, 1991 "On State Tax Authorities of the Republic of Uzbekistan After the adoption of Resolution No. 217 "on" the foundation was laid for the formation and independent functioning of tax authorities as a separate structure of state control and management. This structure of the republic's state administration functioned until 1994, that is, until it was transformed into the State Tax Committee of the Republic of Uzbekistan under the Cabinet of Ministers in accordance with the decree of the President of the Republic of Uzbekistan.

The law "On Taxes from Enterprises, Organizations and Associations" adopted on February 15, 1991 was the first law in the formation of the independent tax system of our republic. According to it, for the first time, the general principles of the structure and operation of the tax system were clarified , the procedures for calculating and collecting taxes were established.

On December 9, 1992, the Law "On Income Tax of Citizens of the Republic of Uzbekistan, Foreign Citizens and Stateless Persons" was adopted. According to this law, the tax object was expanded. Citizens who previously paid income tax through collective farms have been introduced to pay them directly themselves. From January 1, 1992, the forest income tax and a number of other taxes levied on enterprises were abolished. At the same time, starting from January 1, 1992, value added tax at the rate of 30%, income (profit) tax from 15% to 45%, excise tax, property tax, outside the republic taxes on exported products and raw materials were introduced.

In 1993, resource fees and water fees were introduced in order to reduce the state budget deficit and strengthen the income . Starting from this year, a 6 percent resource tax and a 30 percent depreciation tax were introduced in order to supplement the budget and ensure rational use of resources.

On May 7, 1993, the Law of the Republic of Uzbekistan " On Local Taxes and Fees " was adopted. Such taxes include property tax of individuals, land tax, construction tax of production facilities in resort areas , advertising tax, vehicle resale

tax, taxes collected from vehicle owners and various fees. .

Based on the need to improve the current tax system, since 1994 :

- the value added tax rate was reduced to 20% ;
- 6 percent fee for material expenses was cancelled ;
- the object of property tax taxation was reduced ;
- the tax was collected from the value of the main production funds ;
- income tax was introduced for rural enterprises ;
- a single social payment from the wage fund was introduced ¹.

As a result of the reforms in the taxation system implemented in 1994, the fiscal direction of the tax system was preserved and the state budget deficit was 4.1% ².

Since 1995, the tax system has been compacted, and a number of less effective taxes, in particular, the tax on raw material resources exported outside the republic, the 30 percent allocation to the budget from calculated depreciation, etc., have been abolished. A unified procedure for taxation has been established for members of the collective economy and those working in other sectors of the economy. The scale of taxes on citizens' income has been changed.

From October 1, 1996, an excise stamp was introduced on alcohol and tobacco products produced in the republic and imported from abroad. Ecological tax was introduced in 1997 (this tax was canceled in 2006) .

On April 24, 1997, the Tax Code of the Republic of Uzbekistan was adopted. The adoption of the Tax Code was not only a legal strengthening of the tax legislation, but also an important event in the reform of the tax system .

The Law of the Republic of Uzbekistan "On State Tax Service" of August 29, 1997 and the Law of the Cabinet of Ministers of the Republic of Uzbekistan "On Issues of Organization of the State Tax Committee of the Republic of Uzbekistan" dated August 12, 1998 - in accordance with the decision of January, the main

¹Gagaulin Sh.K. Taxes and taxes . _ - Tashkent , 1996 . - B. 129 .

²Toshmatov Sh. The role of taxes in the development of enterprises . - Tashkent , 2008 . - B. 91-95.

functions and tasks of tax authorities were determined.

According to the decision of the Cabinet of Ministers of the Republic of Uzbekistan No. 159 of April 15, 1998 "On the application of the transition to a condensed taxation system for small enterprises", a single tax payment was introduced for small enterprises. According to the Decree of the Cabinet of Ministers of the Republic of Uzbekistan of April 10, 1998 No. 1153 "On improving the system of taxation of trade and general catering enterprises", since 1998, trade and general catering enterprises have been subject to tax on gross income and property tax. switched to the payment system. Such reforms and changes in the tax system created necessary opportunities for tax system employees, state tax authorities and bank employees to save their time.

In the years of independence, the reform of the tax system has undoubtedly begun to bear fruit. The role and importance of small and medium business enterprises in the production of the country's gross domestic product is increasing. This required more consistent reform and improvement of the tax system in our country .

Adoption of the Tax Code of the Republic of Uzbekistan on April 24, 1997 was an integral continuation of the third stage of tax system reform. With the entry into force of the Tax Code, legal regulation of all normative documents of taxation, reduction of tax benefits to a certain system, accounting for profit tax, property, value added tax and introduction of international system of taxation opportunities have been created.

Since 1999, agricultural cooperatives (companies), farms, agro-firms, other producers of agricultural products have been subject to the decree of the President of the Republic of Uzbekistan "Implementation of a single land tax for producers of agricultural goods" They became the only land tax payers according to the budget settlement mechanism developed on the basis of the Decree No. 539 of December 26, 1998 of the Cabinet of Ministers.

Since 2002, in the state tax policy, a regressive tax rate has been introduced to further reduce the tax burden on manufacturing enterprises, and for legal entities and individuals who export products in a foreign exchangeable currency. Thus, it was envisaged to conduct a policy aimed at reducing the weight of correct taxes and increasing the weight of crooked taxes in the tax system. At the same time, the tax legislation has been improved, the necessary guidelines and regulations on all taxes have been revised.

In 2004, a number of tax reforms were carried out, in which the rates of corporate income (profit) tax and personal income tax were slightly reduced, while the rates of resource taxes were increased. Micro-firms and small enterprises that have switched to paying the single tax system will also pay tax for the use of underground resources. Also, some tax benefits were canceled. Reforms in the tax system were aimed at increasing the investment activity of economic entities, encouraging their import substitution and export activities, as well as encouraging their efficient and rational use of resources.

Starting from January 1, 2007, based on the Decision of the President of the Republic of Uzbekistan No. PK-532, the system of taxation of trade and catering enterprises was somewhat simplified. That is, the gross income tax established for enterprises engaged in trade and general catering activities in the previous taxation procedure, the obligatory tax allocated to the non-budgetary Pension Fund, the Republican Road Fund, the School Education Development Fund Instead of taxes, a single tax payment was introduced from the gross income.

The new Tax Code came into force on January 1, 2020. According to the new code:

A social tax instead of a single social payment, a turnover tax instead of a single tax payment, instead of a fixed tax - on the incomes of individuals, preserving the benefits and tax calculation features previously given to them in the manner established by law. in the rest, a fixed amount of tax was introduced.

Discounts on taxes and other mandatory payments and reduced rates on taxes are valid for the following periods:

Privileges and rates provided by the decisions of the President of the Republic of Uzbekistan and the Cabinet of Ministers until their expiration date;

Sections of state duty, fees for the right to sell certain types of goods (alcoholic beverages) were removed from the Tax Code, which were provided for in a separate law "On State Duty".

Subsoil bonuses (signature bonus and commercial bonus), which are special payments of a one-time nature, have been transferred from the Tax Code to the Subsoil Law.

Special tax regimes have been canceled for the following:

the markets, transferring them to pay general taxes. Starting January 1, 2020, markets will pay the following instead of the previous tax payment procedure (50 percent of income):

state taxes (if the volume of sales exceeds 1 billion soums in 2019) - land acquired from legal entities tax, property tax of legal entities, water resource use tax, value added tax and profit tax at an increased rate of 20 percent;

turnover tax (when the volume of sales is less than 1 billion soums in 2019), as well as land tax from legal entities, property tax of legal entities and tax for using water resources;

concert-entertainment activities, including payment of income tax from individuals, for legal entities engaged in concert-entertainment activities (realization volume 1 billion sous in 2019 less than m) or taxes paid according to the general procedure (when the volume of sales exceeds 1 billion soums in 2019). At the same time, the amount of state duty charged for the right to carry out this activity has been reduced by almost 4 times;

for agricultural producers, while transferring them to pay a general tax or pay a turnover tax, a zero rate of profit tax is established for this category of taxpayers,

used for the storage of agricultural products Exemptions from property tax and land tax for lands with drip irrigation system have been preserved.

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Innovatsiyalar uchun zamonaviy infratuzilma

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Annotatsiya. Ushbu maqolada innovatsion infratuzilmaning mazmuni, tarkibi va uning iqtisodiy taraqqiyotdagi roli yoritiladi. O‘zbekiston misolida davlat tomonidan qabul qilinayotgan huquqiy-me’yoriy hujjatlar, dasturlar va ularning samaradorligi statistik tahlillar asosida ko‘rib chiqiladi. Shuningdek, xalqaro tajribalar bilan solishtirma tahlil orqali innovatsion infratuzilmaning rivojlanishiga oid xulosalar bayon etiladi.

Annotation. This article explores the structure and significance of innovation

infrastructure and its role in economic development. Using the case of Uzbekistan, it analyzes government policies, legal frameworks, and state programs aimed at supporting innovation, supported by statistical data. Comparative analysis with international experience highlights key conclusions regarding the development of innovation infrastructure.

Kalit soʻzlar: innovatsiya, infratuzilma, texnopark, innovatsion siyosat, ilmiy-tadqiqot, innovatsion rivojlanish, startap, tijoratlashirish, davlat dasturi, raqamli texnologiyalar, iqtisodiy taraqqiyot.

Keywords: innovation, infrastructure, technopark, innovation policy, scientific research, innovation development, startup, commercialization, state program, digital technologies, economic growth.

Kirish: Zamonaviy iqtisodiyotda innovatsiyalar raqobatbardoshlikni oshirish, iqtisodiy oʻsishni taʼminlash va ijtimoiy farovonlikni yuksaltirishning asosiy omillaridan biri sifatida eʼtirof etiladi. Biroq innovatsion faoliyat samarali rivojlanishi uchun tegishli infratuzilma mavjud boʻlishi zarur. **Innovatsion infratuzilma** — bu ilmiy tadqiqotlar, texnologik ishlanmalar, startaplar, venchur kapital, texnoparklar, biznes inkubatorlar, konsalting xizmatlari, axborot-kommunikatsiya texnologiyalari va boshqa yordamchi tizimlarning oʻzaro integratsiyalashgan majmuasidir. U innovatsion jarayonlarning barqaror va tizimli amalga oshishini taʼminlab beradi. Innovatsion infratuzilmaning ahamiyati shundaki, u ilmiy kashfiyotlar va amaliy innovatsiyalar oʻrtasidagi tafovutni bartaraf etadi, ixtirolarni tijoratlashirish imkonini yaratadi, shuningdek, yuqori texnologiyali mahsulotlar ishlab chiqarishga koʻmaklashadi. Bu esa mamlakatda innovatsion muhitni shakllantirish, yosh olimlar va tadbirkorlarni qoʻllab-quvvatlash, investitsiyalarni jalb etish orqali iqtisodiy taraqqiyotga xizmat qiladi. Innovatsion infratuzilmaning asosiy maqsadi – bu innovatsion faoliyat subyektlarini resurslar, xizmatlar va texnologiyalar bilan taʼminlab, ularning samaradorligini oshirishdir. Shuningdek, yangi gʻoyalar va ishlanmalarning tez va muvaffaqiyatli joriy etilishini taʼminlash ham uning muhim

yoʻnalishidir. Bundan tashqari, zamonaviy innovatsion infratuzilma faqatgina texnologik rivojlanish bilan cheklanmaydi, balki ijtimoiy va madaniy omillarni ham oʻz ichiga oladi. Innovatsion ekotizimning bir qismi sifatida ilm-fan, taʼlim tizimi, mehnat bozori va iqtisodiy siyosatning oʻzaro aloqalari muhim ahamiyatga ega. Misol uchun, taʼlim tizimi va ilmiy tadqiqotlar oʻrtasidagi mustahkam bogʻlanish innovatsion gʻoyalarni samarali ishlab chiqish va tijoratlashtirishda muhim rol oʻynaydi. Shuningdek, davlat va xususiy sektor oʻrtasidagi hamkorlik innovatsion faoliyatni qoʻllab-quvvatlash, yangi texnologiyalarni joriy etish va iqtisodiy oʻsishni ragʻbatlantirishda zarur vosita boʻlib xizmat qiladi.

Asosiy qism.

Bugungi kunda innovatsiyalar har bir davlatning iqtisodiy taraqqiyoti, raqobatbardoshligi hamda ijtimoiy farovonligini taʼminlovchi asosiy omillardan biri hisoblanadi. Innovatsiyalar deganda fan-texnika yutuqlariga asoslangan yangi mahsulotlar, xizmatlar, ishlab chiqarish texnologiyalari va boshqaruv uslublarning joriy etilishi tushuniladi. Jamiyat hayotida innovatsiyalar mehnat unumdorligini oshirish, yangi ish oʻrinlarini yaratish, eksport salohiyatini kuchaytirish va ekologik xavfsizlikni taʼminlashda muhim rol oʻynaydi. Davlatlar uchun esa, innovatsion rivojlanish – strategik ustuvorlik boʻlib, u milliy xavfsizlik, iqtisodiy mustaqillik va barqaror ijtimoiy taraqqiyotga erishishni kafolatlaydi. Shu sababli, koʻplab rivojlanayotgan mamlakatlar, jumladan, Oʻzbekiston ham, innovatsion siyosatni davlat siyosatining ustuvor yoʻnalishi sifatida belgilab olgan. Oʻzbekistonda innovatsiyalarni rivojlantirish boʻyicha koʻplab qonun hujjatlari va hukumat qarorlari qabul qilingan, jumladan: Oʻzbekiston Respublikasi “Innovatsion faoliyat toʻgʻrisida”gi 630-sonli Qonuni, Oʻzbekiston Respublikasi Vazirlar Mahkamasining “Texnoparklar faoliyatini tashkil etish va rivojlantirish chora-tadbirlari toʻgʻrisida”gi Qarori va boshqalar. Shuningdek, har yili qabul qilinayotgan davlat dasturlarida innovatsion texnologiyalarni joriy etish boʻyicha aniq vazifalar belgilab berilmoqda, masalan, **2022–2026-yillarga moʻljallangan Yangi Oʻzbekistonning taraqqiyot**

strategiyasida innovatsion rivojlanish bo'yicha alohida ustuvor yo'nalish sifatida quyidagi vazifalar belgilangan:

- iqtisodiyot tarmoqlarida innovatsion texnologiyalarni keng joriy etish;
- ilmiy tadqiqotlar natijalarini tijoratlashtirish;
- raqamli texnologiyalarni iqtisodiyotning barcha sohalariga integratsiya qilish;
- yuqori texnologik mahsulotlar ishlab chiqaruvchilarni qo'llab-quvvatlash.

Innovatsiyalarni muvaffaqiyatli rivojlantirish uchun samarali infratuzilmaning mavjudligi muhim ahamiyat kasb etadi. Infratuzilma – bu innovatsion faoliyatni amalga oshirishga imkon beradigan institutlar, tashkilotlar, texnoparklar, ilmiy markazlar, moliyaviy institutlar va axborot texnologiyalari majmuasidir. Bunday infratuzilmasiz na ilmiy ishlanmalarning tijoratlashuvi, na startaplar rivoji, na esa texnologik taraqqiyot haqida gapirish mumkin. Zamonaviy infratuzilma innovatsion mahsulotlarning ishlab chiqilishi, sinovdan o'tkazilishi, himoya qilinishi va bozorga chiqarilishigacha bo'lgan barcha bosqichlarni o'z ichiga olgan tizimli muhitni yaratadi. Ayniqsa, texnoparklar, innovatsion inkubatorlar, venchur fondlari va ilmiy laboratoriyalar bu jarayonda asosiy rolni o'ynaydi.

Jahon tajribasidan ma'lumki, innovatsion taraqqiyotda infratuzilmaning tutgan o'rni hal qiluvchi ahamiyatga ega. Misol uchun:

1 - jadval

Davlat	Texnoparklar soni	R&Dga ajratilgan YIM foizi (%)	Innovatsion reyting (GII, 2023)
Janubiy Koreya	50+	4.93	10-o'rin
AQSH	200+	3.46	3-o'rin
Shveytsariya	20+	3.37	1-o'rin
O'zbekiston	12	0.32	82-o'rin

Ushbu jadvaldan ko'rinib turibdiki, yuqori innovatsion reytingga ega bo'lgan davlatlar (ilmiy-tadqiqot va rivojlantirish) faoliyatiga katta mablag' ajratadi hamda

keng infratuzilma tarmog'iga ega. Masalan, Janubiy Koreyada "Daedeok Innopolis" texnoparki minglab startap va yirik kompaniyalar bilan ishlaydi, Shveytsariya esa innovatsion patentlar soni bo'yicha Yevropada yetakchi o'rinda turadi.

O'zbekistonda ham so'nggi yillarda texnoparklar, IT-inkubatorlar, ilmiy laboratoriyalar soni ortib bormoqda. Jumladan:

- Yashnobod texnoparki – sanoat va biotexnologiya sohasidagi innovatsion ishlanmalarni tijoratlashtirishga xizmat qilmoqda;
- IT Park – 1000 dan ortiq axborot texnologiyalari kompaniyalari va startaplar bilan ishlaymoqda;
- INNO markazi – yoshlar va talabalar uchun innovatsion loyihalarni ishlab chiqish va himoya qilish maydonini taqdim etadi.

Innovatsion infratuzilma orqali ilm-fan, ishlab chiqarish va biznes o'rtasidagi uzviy bog'liqlik yo'lga qo'yilmoqda. Infratuzilmaning asosiy maqsadi – bu bilimga asoslangan iqtisodiyot modelini shakllantirish, kreativ tafakkurga ega inson kapitalini rivojlantirish, va mamlakat iqtisodiyotining barqaror o'sishini ta'minlashdir.

Xulosa

Innovatsiyalar bugungi dunyoda har bir davlatning raqobatbardoshligi, iqtisodiy mustaqilligi va barqaror rivojlanishining bosh omillaridan biriga aylangan. Innovatsion faoliyatni muvaffaqiyatli yo'lga qo'yish esa, avvalo, samarali va zamonaviy infratuzilma mavjudligiga bevosita bog'liqdir. Ilmiy g'oyalarning ishlab chiqarishgacha yetib borishi, texnologiyalarni tijoratlashtirish, startaplar va yuqori texnologiyali kompaniyalarni rivojlantirish aynan shu infratuzilma orqali amalga oshiriladi.

O'zbekistonda innovatsion infratuzilmani shakllantirish borasida salmoqli qadamlar qo'yilmoqda: huquqiy asoslar mustahkamlanmoqda, texnoparklar va ilmiy markazlar soni ortmoqda, davlat dasturlari orqali moliyaviy qo'llab-quvvatlash mexanizmlari yaratilmoqda. Biroq xalqaro tajriba shuni ko'rsatmoqdaki, innovatsion taraqqiyotga erishish uchun infratuzilmaga barqaror investitsiyalar kiritish, xususi

sektor ishtirokini kengaytirish, hamda fan, ta'lim va ishlab chiqarish integratsiyasini kuchaytirish zarur.

Innovatsiyalar uchun zamonaviy infratuzilmaning rivojlanishi — bu oddiy texnik masala emas, balki keng qamrovli strategik vazifa bo'lib, u davlat siyosatining ustuvor yo'nalishlaridan biri bo'lishi kerak. Bu infratuzilma orqali mamlakatda innovatsion muhit yaratiladi, yangi avlod olimlari va tadbirkorlariga imkoniyatlar ochiladi, va natijada — barqaror, kreativ va bilimga asoslangan iqtisodiyot shakllanadi.

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**SOLIQ TIZIMINI RAQAMLASHTIRISHNING IQTISODIY
SAMARADORLIGI VA ROLI**

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Annotatsiya. Maqolada soliq tizimini raqamlashtirishning iqtisodiy samaradorligi hamda uning milliy iqtisodiyotdagi funksional roli ilmiy-nazariy va amaliy asosda tahlil qilingan. Raqamli texnologiyalarni soliq boshqaruvida joriy etish orqali soliqqa tortish jarayonining shaffofligini ta’minlash, soliq bazasini kengaytirish, byudjet daromadlarini barqaror oshirib borish va fiskal siyosatning samarasini kuchaytirish imkoniyatlari yoritib berilgan. Shuningdek, maqolada O‘zbekiston Respublikasi soliq tizimida olib borilayotgan raqamli islohotlarning natijalari, mavjud muammolar va ularni bartaraf etish bo‘yicha ilmiy asoslangan taklif va tavsiyalar ishlab chiqilgan. Xalqaro tajribalar bilan solishtirma tahlil asosida milliy soliq tizimini modernizatsiya qilishning ustuvor yo‘nalishlari ko‘rsatib o‘tilgan.

Kalit so‘zlar: soliq tizimi, raqamlashtirish, iqtisodiy samaradorlik, fiskal siyosat, soliq ma‘murchiligi, byudjet daromadlari, raqamli transformatsiya, soliq bazasi.

Annotation. This article analyzes the economic efficiency of the digitalization of the tax system and its functional role in the national economy. The implementation of digital technologies in tax administration is explored as a key factor in enhancing transparency, expanding the tax base, ensuring stable budget revenues, and increasing the effectiveness of fiscal policy. The paper examines the current digital reforms in Uzbekistan’s tax system, identifies existing challenges, and provides scientifically grounded recommendations for addressing them. A comparative analysis with

international experience highlights the priority directions for the modernization of the national tax system.

Key words: tax system, digitalization, economic efficiency, fiscal policy, tax administration, budget revenues, digital transformation, tax base.

Kirish. Jahon iqtisodiyotining doimiy rivojlanib borish jarayonida iqtisodiy faoliyatni raqamlashtirish soliq tushumlari dinamikasini shakllantiruvchi kuch sifatida namoyon bo'ldi. Iqtisodiyotni raqamlashtirish innovatsion yondashuvlar hamda moslashuvchan strategiyalarni talab qiluvchi soliq tizimi uchun ham muammolar va imkoniyatlarni taqdim etadi.

Ta'kidlash joizki, samarali soliq tizimini shakllantirish milliy iqtisodiyotni yanada rivojlantirishning asosidir, soliqlar byudjet daromadining asosiy qismini tashkil etganligi sababli asosiy iqtisodiy mexanizm sifatida ta'riflanadi. Bugungi kunda soliq tizimi yangi voqelik va imkoniyatlarni hisobga olgan holda o'zgartirilmoqda, bu esa soliq ma'muriyatchiligi tizimini optimallashtirish, yanada samarali nazorat va baholash siyosatini amalga oshirish imkonini beradi, buning natijasida soliqlarni undirish darajasi oshmoqda.

O'zbekiston Respublikasi Prezidentining 29.06.2018 yildagi PF-5468-son bilan qabul qilingan "O'zbekiston Respublikasi soliq siyosatini takomillashtirish konsepsiyasi to'g'risida"gi Farmonida "- soliq nazoratining shakl va mexanizmlarini, shu jumladan soliq solish obektlari hamda soliq to'lovchilarni yanada to'liq qamrab olish va hisobini ta'minlaydigan zamonaviy axborot-kommunikatsiya texnologiyalarini keng joriy etish hisobiga takomillashtirish, transfer narxlarini shakllantirish bilan bog'liq operatsiyalarga soliq solish tartibini joriy etish" [1]. asosiy yo'nalishlardan biri etib belgilandi. Bu esa, soliq yukini kamaytirish uchun qulay muhit yaratish, soliqqa tortish tizimini soddalashtirish, soliq ma'murchiligini takomillashtirish, tadbirkorlikni rivojlantirish va xorijiy investitsiyalarni jalb etish vazifalarini amalga oshirish imkonini berdi.

Bundan tashqari, qator xuquqiy-meyoriy hujjatlar qabul qilindiki, jumladan,

O'zbekiston Respublikasi Prezidenti Sh.M.Mirziyoevning 2020 yil 25 yanvardagi 2020 yil uchun eng muhim ustivor vazifalar haqidagi Oliy Majlisga Murojatnomasiga ko'ra, 2020 yilni "Ilm, ma'rifat va raqamli iqtisodiyotni rivojlantirish yili" [2] deb nom berilishi, O'zbekiston Respublikasi Prezidentining 2018 yil 19 fevraldagi PF-5349 sonli "Axborot texnologiyalari va kommunikatsiyalari sohasini yanada rivojlantirish chora-tadbirlari to'g'risida"gi Farmoni [3] va O'zbekiston Respublikasi Prezidentining 2018 yil 3 iyuldagi PQ-3832 sonli "O'zbekiston Respublikasida raqamli iqtisodiyotni rivojlantirish chora-tadbirlari to'g'risida"gi Qarori [4] respublikamizda boshqaruv tizimida raqamli iqtisodiyotni, zamonaviy va innovatsion axborot texnologiyalarni rivojlantirishga yetarli sharoitlar yaratishga hizmat qiladi va shu jihatdan bunday qonuniy asoslarni yaratilishi raqamli iqtisodiyotni rivojlantirishga sharoit yaratdi.

Axborot texnologiyalarining kirib kelishi va iqtisodiy jarayonlarni raqamlashtirish fonida an'anaviy ishlab chiqarish tarmoqlarini modernizatsiya qilish yangi bozorlarni shakllantirish, shuningdek, tahlil, prognozlash va boshqaruv qarorlarini qabul qilishda yangi yondashuvlar uchun asos yaratadi. Jismoniy va yuridik shaxslar faoliyati ustidan soliq nazoratini tashkil etish ijtimoiy-iqtisodiy sharoitlarga bog'liq [5].

Nazariy jihatdan, soliq boshqaruvining raqamlashtirilishi korporativ shaffoflikni oshirish va aksiyalar narxining kutilmagan qulashi xavfini - SPCR (Stock Price Crash Risk) kamaytirishda sezilarli o'ringa ega. Raqamli soliq tizimlari elektron hisob-fakturalar va katta hajmdagi ma'lumotlar tahlili kabi ilg'or texnologiyalardan foydalangan holda, kompaniyalardan soliq organlariga to'g'ridan-to'g'ri, aniq va o'z vaqtida ma'lumotlarni uzatishni ta'minlaydi. Bu kompaniyalarning soliq to'lashdan bo'yin tovlashi yoki moliyaviy manipulyatsiyalarini cheklaydi. Boshqa tomondan, raqamli soliq tizimlari erta xavf-xatar haqida ogohlantirish modullari va ichki xavf monitoringini kuchaytiruvchi mexanizmlarni o'z ichiga oladi. Bu imkoniyatlar soliq organlarining nazoratini

kuchaytirish bilan birga, kompaniya ichidagi boshqaruv tizimlarini yaxshilaydi [6].

Natijada, rahbarlarning salbiy ma'lumotlarni yashirishi yoki shaxsiy manfaatlar yo'lida harakat qilishi qiyinlashadi. Axborot notengligi nazariyasi va agentlik nazariyasiga ko'ra (Hutton va boshqalar, 2009 [6]; Jin va Myers, 2006 [7]; Jiang va boshqalar, 2022 [28]), axborot notengligini kamaytirish va menejerlarning o'z manfaatlari yo'lida harakat qilishini cheklash SPCR'ni yumshatish uchun muhim omillardir. Shu sababli, raqamli soliq tizimlari moliyaviy faoliyatning shaffofligi va javobgarligini oshirib, aksiyalar narxining kutilmagan qulashi xavfini kamaytiradi. Ushbu tadqiqot soliq siyosati, korporativ boshqaruv va moliya bozorining barqarorligi o'zaro bog'liqligini o'rganish orqali ilmiy adabiyotga hissa qo'shadi.

Ko'p davrli markazlashmagan identifikator - DID (Decentralized Identifier) modelining natijalari bizning gipotezamizni kuchli qo'llab-quvvatlaydi. Ushbu topilmalar ishonchliligini ta'minlash uchun bir qator tasdiqlash testlari o'tkazilgan, jumladan parallel trend testlari, bog'liq va mustaqil o'zgaruvchilarni almashtirish, ehtimoliy endogenlik muammolarini hal qilish va boshqa qo'shimcha tahlillar. Bundan tashqari, sabab-oqibatni aniqlashni kuchaytirish uchun ikki tomonlama mashina o'rganish modelidan DMLM (Direct Metal Laser Melting) foydalanildi. Raqamli soliq boshqaruvi va korporativ SPCR o'rtasidagi salbiy aloqaning kuzatilganligi bu testlarda ham barqaror qolmoqda. Bundan tashqari, heterojenlik tahlili asosiy ta'sirlar bo'yicha muhim notengliklarni ko'rsatadi, bu raqamli soliq islohotlarining turli kompaniyalar bo'yicha farqlangan ta'sirlarini ta'kidlaydi. Asosiy mexanizmlarni o'rganish jarayonida axborot notengligining vositachilik roli tasdiqlandi, soliq boshqaruvi islohotlari korporativ axborot oshkoraligini sezilarli darajada oshirganligi ko'rsatildi. Nihoyat, tahlilni investorlar xatti-harakatlariga kengaytirildi, raqamli soliq islohotlari aksiyalar likvidligini kamaytirishi va uzoq muddatli investorlar ulushini qisqartirishi aniqlandi. Ushbu natija investorlar orasida raqamli soliq islohotlariga umumiy norozi bo'lishini ko'rsatadi va bunday tashabbuslarning kapital bozorlarida qanday qabul qilinishi haqida muhim

tushunchalar beradi.

Ushbu tadqiqot soliq boshqaruvining raqamlashtirilishi bo'yicha tadqiqotlarning doirasini kengaytiradi, raqamli soliq tartibotining iqtisodiy oqibatlariga yangi tushunchalar taqdim etadi. Oldingi tadqiqotlar asosan raqamli soliq va korporativ xatti-harakatlar o'rtasidagi munosabatlarga qaratilgan bo'lsa, ushbu tadqiqot Xitoyning GTP3P tizimi bosqichma-bosqich joriy etilishini tabiiy tajriba sifatida ishlatib, raqamli soliq boshqaruvining aksiyalar bozoridagi dinamikaga, ayniqsa, ekstremal SPCR va aksiyalar likvidligiga ta'sirini o'rganadi. Muhimi, tadqiqot axborot notengligining vositachilik rolini tasdiqlash bilan birga, egalik tuzilishi, kompaniya o'lchami, institutsional investorlar ishtiroki, ichki nazorat mexanizmlari va moliyaviy qaramlik kabi muhim omillarni hisobga olgan holda keng qamrovli heterojenlik tahlilini o'tkazadi. Ushbu ko'p jihatli yondashuv xulosalar chiqarishga va raqamli soliq boshqaruvining turli korporativ kontekstlar bo'yicha farqli ta'sirlariga javob beradigan aniq siyosat tavsiyalarini ishlab chiqishga imkon beradi. Shuningdek, mashina o'rganish texnikalarining integratsiyasi ushbu tadqiqotning tahliliy qat'iyatini kuchaytiradi va raqamli soliq boshqaruvi bo'yicha kelajakdagi tadqiqotlar uchun metodologik yangiliklar va mezonlar taqdim etadi. Shu tarzda, bu tadqiqot davlat raqamlashtirishiga oid ilmiy adabiyotga sezilarli hissa qo'shadi, shu bilan birga soliq siyosatini ishlab chiquvchilarga raqamli soliq islohotlarining afzalliklari bilan kapital bozorining barqarorligi va investorlar xatti-harakatlaridagi potentsial salbiy oqibatlar o'rtasidagi muvozanatni saqlashga oid amaliy tushunchalar taqdim etadi.

Shunday qilib, raqamli platformalar an'anaviy chegaralarni kesib o'tib, biznes operatsiyalari normalarini qayta belgilab qo'yganligi sababli, soliq organlari ushbu yangi raqamli sohada yaratilgan iqtisodiy qiymatni qo'lga kiritish vazifasiga duch kelishadi. Ushbu maqola elektron tijorat, raqamli xizmatlar kabi omillarni hisobga olgan holda, ushbu kontekstda soliq tushumlarini samarali bashorat qila oladigan metodologiya va asoslarni o'rganishga qaratilgan. Shuningdek, raqamlashtirishning

solliq qonunchiligiga rioya qilish va byudjetga tushumlarni prognoz qilishga qanday ta'sir ko'rsatayotganini o'rganadi.

Mavzuga oid adabiyotlar tahlili.

Shuni ta'kidlab o'tish joizki, ilmiy-iqtisodiy manbaalarda soliq tizimini raqamlashitirish to'g'risida turlicha fikr-mulohazalar keltirib o'tishgan.

Kompaniya aksiyalarining narxi to'satdan va keskin pasayishi, odatda SPCR (Stock Price Crash Risk) deb ataladi, ilmiy adabiyotda keng o'rganilgan. (Chen J, Hong H, Stein JC, 2001,[8]). Mavjud tadqiqotlar asosan SPCR ning firma darajasidagi omillarini agentlik nazariyasi va axborot simmetriyasizligi nazariyasi orqali o'rganadi (Jin va Myers, 2006, [7]; Hutton A.P., Marcus A. J. & Tehranian H., 2009, [6]). Agentlik muammolari ko'pincha boshqaruvchilarning o'z manfaatlari uchun salbiy axborotni yashirishga undaydi, axborot simmetriyasizligi esa bunday yashirishni imkoniyat yaratadi va kuchaytiradi. Salbiy axborotning uzoq vaqt davomida yashirilishi aksiyalar narxini sun'iy ravishda oshiradi va bu narxlar, yomon axborot kutilgan tarzda oshkor bo'lganida, keskin tuzatishlarga duchor bo'ladi (Hong va Stein, 2003, [9]). Ushbu nazariy qarashlar mavjud tadqiqotlarning ko'pchiligini tashkil etadi va SPCR sabablarini o'rganish va uni kamaytirish bo'yicha potentsial strategiyalarni ishlab chiqish asosini tashkil qiladi.

Korporativ boshqaruv agentlik nizolariga ta'sir qiladi, boshqaruvchilarning salbiy yangiliklarni yashirishga undaydigan rag'batlarini va ichki risklarni boshqarish jarayonlarini shakllantiradi. Masalan, boshqaruv kengashi boshqaruvchilarning xatti-harakatlarini nazorat qilishda muhim rol o'ynaydi, egalik tuzilmalari esa aksiyadorlarning manfaatlarini va nazorat motivatsiyasini belgilaydi. Yangi tadqiqotlar shuni tasdiqlaydiki, maxsus boshqaruv xususiyatlari boshqaruvchilarning noxush yangiliklarni yashirish tendentsiyalarini cheklaydi va axborot simmetriyasizligini kamaytiradi, bu esa SPCR ga ta'sir qiladi. Masalan, ichki tarzda tayinlangan CEO'lar (Choi va boshqalar, 2022, [10]), huquqshunoslik ta'limiga ega ijrochilar (Huang va Ho, 2023, [6]), CEO'ning aksiyalar sovg'alari (Pham va

Nguyen, 2023, [7]), qarorlar qabul qilishda kuchsiz CEO'lar (Al Mamun va boshqalar, 2020, [8]), akademik mustaqil direktorlar (Jin va boshqalar, 2022, [9]), kengash xususiyatlari (Yuan va boshqalar, 2024, [10]) va moliyaviy audit mutaxassislari (Cho va boshqalar, 2023, [11]) SPCR ni kamaytirishga yordam beradi. Shuningdek, ozchilik aksiyadorlarining faolligi (Wang va Qiu, 2023, [17]), institutsional xoch-egalik tashkilot kapitali va nazorat qiluvchi aksiyadorlarning aksiyalarini garovga qo'yish shaffoflikni oshirish va to'pgan riskni kamaytirish bilan bog'liq.

Operations strategiyalar shuningdek firmalarning axborot muhitini o'zgartirib, axborot simmetriyasizligini kamaytirib, SPCR ni kamaytirishi mumkin. Masalan, korporativ ijtimoiy mas'uliyat tashabbuslari, ESG hisobotlari, inson kapitalining sifati, raqamlashtirish, onlayn o'zaro aloqalar, mijozlarning konsentratsiyasi, ta'minot zanjirining shaffofligi va diversifikatsiya strategiyalari shaffoflikni oshirish va to'pgan riskni kamaytirishga yordam beradi. Firmalarning boshqaruv joylashuvi, masalan, mahalliy spekulativ madaniyat, mahalliy qimor qarashlari va teraktlar SPCR ga ta'sir qiladigan strategik qarorlarni keltirib chiqarishi mumkin.

Firmalar darajasidagi omillardan tashqari, hukumat tartibga solishi SPCR ni shakllantirishda muhim rol o'ynaydi, chunki hukumatlar korporativ rag'batlarni va salbiy axborotni yashirishning chegaralarini belgilaydi. Hukumatlar, ayniqsa aksiyalarida ulushga ega bo'lganlar, ko'pincha aksiyadorlar sifatida ichki boshqaruv mexanizmlarini nazorat qilishadi yoki to'g'ridan-to'g'ri ta'sir qilishadi. Yangi tadqiqotlar hukumatning aralashuvining korporativ boshqaruvni yaxshilash va SPCR ni kamaytirishdagi ta'sirini ta'kidlamoqda. Masalan, Sun (2023) Xitoydagi hukumat tomonidan nazorat qilinadigan firmalarda boshqaruv amaliyotlari kuchayganini va moliyaviy natijalarning kamayganini aniqladi, bu esa aksiyalar narxining qulashi ehtimolini kamaytirdi. Shuningdek, Zhang va boshqalar (2023) Xitoy partiyasi va hukumat organlarining ishtiroki boshqaruv tizimlarini mustahkamlashni va SPCR ni kamaytirishni ko'rsatdi. Siyosatning amalga oshirilishi signal beruvchi mexanizm

sifatida ham ishlaydi. Chen va boshqalar (2023) yashil kredit siyosatlarini amalga oshirish yuqori ifloslantiruvchi firmalarni tashqi nazoratini kuchaytirib, SPCR ni kamaytirganini ko'rsatdi. Birja tomonidan so'rovnoma yuborilishi (tuzatishsiz nazorat sifatida) Lu va Qiu (2023) tomonidan o'rganilib, bunday nazorat firmalarni ko'proq axborot ochiqlashga majbur qilganini va axborot simmetriyasizligini yengillashtirib, SPCR ni kamaytirganini aniqladi. Xu va boshqalar (2023) Xitoyning Davlat soliq idorasi va mahalliy soliq idoralarining birlashtirilishi SPCR ni kamaytirish orqali soliq qonunchiligini kuchaytirganini hujjatlashtirdi. Shuningdek, Sun va boshqalar (2024) Xitoy A-hissa ro'yxatidagi firmalardan olingan panel ma'lumotlarni (2010-2022) tahlil qilib, hukumatning yashil subsidiyalarining SPCR ni kamaytirishini aniqladilar. Li va Huang (2024) esa yangi aktivlarni boshqarish qoidalarining SPCR ni kamaytirishini ta'kidladilar. Biroq, barcha hukumat tashabbuslari SPCR ni kamaytiruvchi ta'sirga ega emas. Shi va boshqalar (2024) Xitoyning maqsadli qashshoqlikni bartaraf etish dasturiga ishtirok etish SPCR ni oshirganini kuzatdilar, chunki firmalar o'zlarining obro'larini saqlab qolish uchun ko'proq daromadni boshqarish bilan shug'ullanishgan.

Hozirgi adabiyotlar hukumatning harakatlari va SPCR o'rtasidagi aloqaga batafsil tahlil qiladi, ammo asosan siyosatning amalga oshirilishi va aksiyalarni boshqarish nazariyalariga qaratilgan. Raqamli texnologiyalarning rivojlanishi bilan hukumat nazorati an'anaviy oflayn usullardan katta ma'lumotlar asosida monitoring qilishga o'tgan. Hukumat raqamlashtirishining firma xatti-harakatlariga ta'siri tobora muhim bo'lmoqda, ammo raqamli vositalarning SPCR ni kamaytirishga qanday yordam berishi kamroq o'rganilgan. Ushbu tadqiqot raqamli soliq yig'ish va boshqaruvning SPCR ga ta'sirini o'rganib, bu bo'shliqni to'ldirishni maqsad qiladi. Xususan, raqamli soliq islohotlari SPCR ni kamaytiradimi va investorlar bu hukumat nazorati texnologiyalariga qanday munosabatda bo'lishini o'rganiladi. Hukumat raqamlashtirish va SPCR o'rtasidagi aloqaning yangi nuqtalarini ko'rib chiqish orqali ushbu maqola raqamli boshqaruvning korporativ shaffoflik va risklarni boshqarishga

qanday ta'sir qilishi haqida yangi tushunchalar beradi.

Tadqiqotlar metodologiyasi.

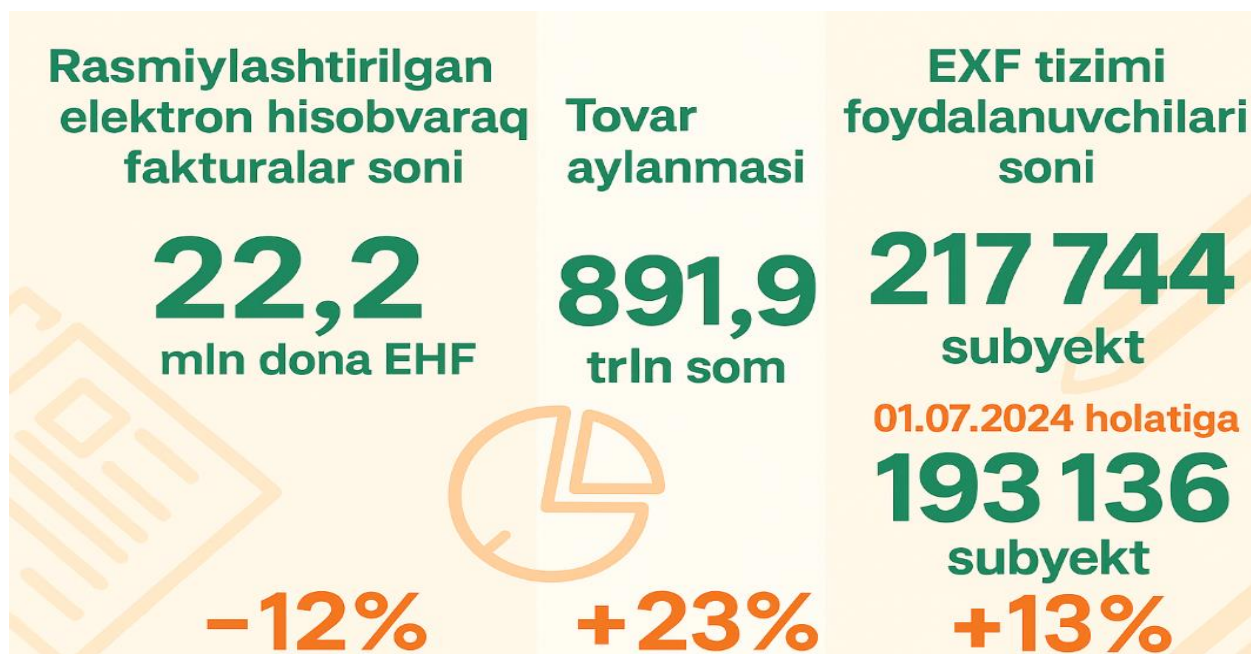
Mazkur tadqiqotda raqamli soliq tizimining iqtisodiy samaradorlikka ta'siri empirik hamda nazariy yondashuvlar asosida tahlil qilindi. Tadqiqotda O'zbekiston Respublikasi Davlat soliq qo'mitasi tomonidan e'lon qilingan rasmiy statistik ma'lumotlar asos qilib olindi. Asosiy metod sifatida korrelyatsion va regression tahlil usullari qo'llanildi. Shuningdek, raqamli soliq boshqaruvi joriy etilgan davrlardagi o'zgarishlar "before-after" yondashuvi orqali solishtirildi. Tahlillar natijasida raqamli texnologiyalarni joriy etish soliq tushumlarining oshishi va yashirin iqtisodiyot qisqarishiga ijobiy ta'sir ko'rsatgani aniqlandi. Tadqiqotda tanlangan indikatorlar ichida elektron hujjat aylanishi va QR-fiskal tizimlar alohida o'rganildi. So'rovnoma asosida kichik va o'rta biznes vakillarining raqamli tizimdan foydalanish bo'yicha fikrlari ham tahlil qilindi. Shuningdek, xalqaro tajriba – xususan, Xitoy, Estoniya va Polsha davlatlarining soliq raqamlashtirish tajribalari bilan solishtirma tahlil o'tkazildi. Tadqiqot yakunida aniqlangan muammolar va raqamli nazoratning samarali ishlashi uchun tavsiyalar ishlab chiqildi. Ma'lumotlar Microsoft Excel, SPSS va STATA dasturlarida qayta ishlanib, grafik va jadval ko'rinishida taqdim etildi.

Tahlil va natijalar.

Soliq tizimida raqamlashtirish siyosati va uni rag'batlantirish boshlangandan so'ng, 2024-yil 6 oyida rasmiylashtirilgan elektron hisobvaraq-fakturalar soni 22,2 mln.tani tashkil etib, 2023-yilning mos davriga nisbatan 2,3 mln.taga ya'ni 12% ko'paydi. Ularda aks ettirilgan tovar aylanmasi 891,9 trln so'm bo'lib, 2023-yilning muvofiq davridaga nisbatan 167,7 trln. so'mga, ya'ni 23% ortgan bo'lsa, QQS so'mmasi 73,3 trln. so'mni yoki 2023-yilga nisbatan 14,6 trln. so'mga ya'ni 25% ga oshgan (1-rasm).

Ta'kidlab o'tish joizki, soliq tizimini raqamlashtirish siyosatidan so'ng bir qancha tarmoqlarda sezilarli o'sishlar kuzatildi. Jumladan, Onlayn nazorat kassa

mashinalaridan foydalanuvchilar soni 2024-yil 1-yarim yillikda 180 449 ga, 2023-yil davriga nisbatan 0,3% ortdi. Ular foydalanilayotgan ONKT (online nazorat kassa texniklari) 242 129 tani tashkil etib, 2023-yil yil davriga nisbatan 6 680 taga, ya'ni 3% ko'paygan bo'lsa, ularda aks ettirilgan cheklar soni 506,6 mln.ga yetib, 2023-yilga nisbatan 104,7 mln.ga ya'ni 26%ga oshdi. Bu ko'rsatkichlardan kelib chiqqan holda, 2024-yilning 1-yarim yilligida ONKTLar soni 242 129 dona, (oldingi davrdan 3% ga ko'p), Tovar aylanmasi 125,7 trlm so'm (o'tgan davrga nisbatan 17% o'sish), ONKTga urilgan cheklar soni 506,6 mln.ga yetib, (o'tgan davrga nisbatan 26% o'sish) sezilarli ijobiy o'garish bo'ldi.



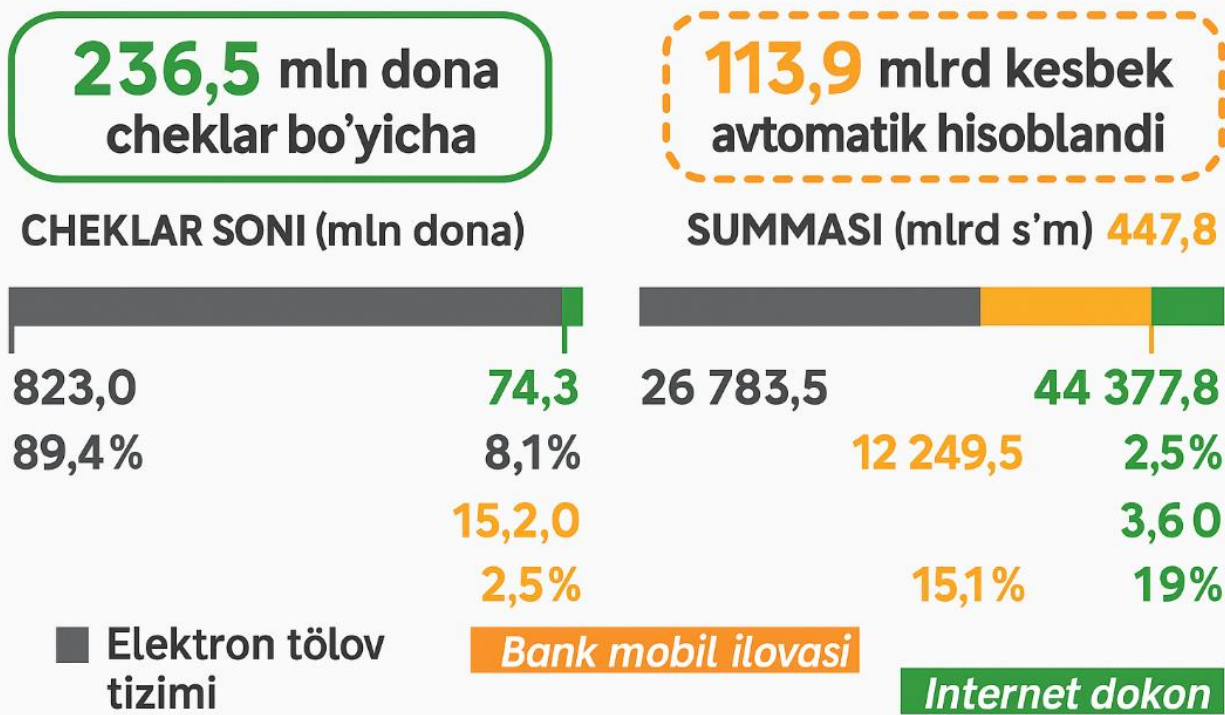
1-rasm. O'zbekistonda elektron hisobvaraqlar fakturalar tizimi va foydalanuvchilarning dinamikasi

Raqamlashtirishdan olingan ma'lumotlarga ko'ra 2024-yil ro'yxatga olingan marketpleyslar jami 185 taga bo'ldi va bular quyidagicha:

1. Elektron to'lov tizimi – 49 ta
2. Bank mobil ilovasi – 36 ta
3. Internet do'kon – 100.

Buning muhim jihati shundaki, raqamlashitirish texnologiyalaridan oldin, bu kabi faoliyat turlarini nazorat qilish mushkul edi, ayniqsa internet do'konlarni. Ularni soliqqa tortishda hozir ham soliq tizimimiz yaxshi natjiaga erisha olmagan,

FISKAL BELGILI CHEKLAR TAQDIM ETILISHI SAMARASI



2-rasm. Fiskal belgili cheklar taqdim etilishi samarasi.

bu kabi faoliyat turlariga jiddiy e'tibor qaratilishi talab etilishini ko'rsatadi.

2-rasmdagi ma'lumotlardan xulosa qilish mumkinki, so'nggi yillarda O'zbekistonda fiskal intizomni mustahkamlash va soliq ma'lumotlarining shaffofligini ta'minlash maqsadida fiskal belgili cheklar tizimi keng joriy etildi. Ushbu tizim orqali tovar va xizmatlar realizatsiyasi vaqtida rasmiy elektron hisob-kitob hujjatlari rasmiylashtirilmoqda, bu esa nafaqat soliq tushumlarini oshirishga, balki yashirin iqtisodiyot hajmini kamaytirishga xizmat qilmoqda.

Statistik ma'lumotlarga ko'ra, 2024-yil holatiga rasmiylashtirilgan cheklar soni 920,6 million donaga yetgan bo'lib, shundan 236,5 million dona chek orqali keshbek tizimi qo'llanilgan. Bu esa iste'molchilarning rasmiy savdolarida ishtirok etish

motivatsiyasini kuchaytirgan. Ayniqsa, avtomatik tarzda 113,9 milliard soʻmlik keshbek toʻlanishi aholining xarid chogʻida fiskal chek talab qilishga boʻlgan qiziqishini oshirgan.

Cheklar sonining asosiy qismini — 823 million donasini (89,4%) elektron toʻlov tizimlari tashkil qilgan boʻlib, bu raqamli iqtisodiyotning jadal surʼatlar bilan rivojlanayotganidan dalolat beradi. Shuningdek, bank mobil ilovalari orqali 74,3 million dona (8,1%) va internet doʻkonlar orqali 23,3 million dona (2,5%) chek rasmiylashtirilgan. Bu esa koʻp hollarda yashirin yoki norasmiy tarzda yuritiladigan savdo faoliyatining endi raqamli shaklda kuzatib borilayotganini anglatadi.

Ayniqsa, cheklar boʻyicha amalga oshirilgan pul aylanmasi 44 377,8 milliard soʻmni tashkil etgani, bu tizimning iqtisodiy hajmda ham keng koʻlamda faoliyat yuritayotganini koʻrsatadi. Shundan 60,4 foizi (26 783,5 mlrd soʻm) elektron toʻlovlar orqali, 27,6 foizi (12 249,5 mlrd soʻm) bank mobil ilovalari orqali va 12 foizi (5 344,8 mlrd soʻm) internet doʻkonlar orqali amalga oshirilgan.

Fiskal belgili cheklar tizimining joriy etilishi natijasida, tadbirkorlar oʻz savdo operatsiyalarini rasmiylashtirishga majbur boʻlmoqda. Bu esa yashirin savdo holatlarini kamaytirishga olib kelmoqda. Soliq organlari uchun esa bu tizim orqali real vaqt rejimida savdo hajmini kuzatish, soliq yuki adolatli taqsimlanishini taʼminlash va byudjetga barqaror tushumlarni shakllantirish imkonini bermoqda. Fiskal belgili cheklar tizimi nafaqat fiskal nazoratni kuchaytirdi, balki soliq intizomi, shaffoflik, aholining huquqiy madaniyati va davlat byudjetiga tushumlar oshishiga ham xizmat qilmoqda. Eng muhimi, bu tizim yashirin iqtisodiyotni qisqartirishda strategik vosita sifatida oʻz samarasini koʻrsatmoqda.

Soliq toʻlovchilarga koʻrsatilayotgan interaktiv xizmatlar sifatini oshirish bilan birga my.soliq.uz saytidan foydalanuvchilar soni ham 2024-yil 1-iyul holatiga koʻra 6,1 mln.ga yetib, 2023-yil oʻtgan yilning mos davrida nisbatan 2.5 mln.ga yaʼni 67% koʻpayishiga erishildi. Foydalanuvchilar my.soliq.uz saytidan interaktiv xizmatlardan yuborilgan murojaatlar soni 2024-yil 1-iyul holatiga koʻra 218,7 mln. tani tashkil

etib, o'tgan yilning mos davrida 31,7 mln.taga, ya'ni 17% ko'paygan. Yo'nalishsiz taksi bo'yicha 525 000 nafar fuqarolar o'zini o'zi band qilgan shaxs sifatida ro'yxatidan o'tkazilib, ularning faoliyati legashtirildi. Integratsiya qilingan 106 ta agregatorlarning axborot tizimlari orqali 295,3 ming kishi o'zini o'zi band qilgan bo'lib, yo'lovchilarga 2,1 trln. so'mlik 118,3 mln. ta fiskal cheklar berilib, agregatorlar tomonidan 52,3 mlrd. so'mlik soliqlar to'landi. Bundan ko'rinib turibdiki, soliq tizimida raqamlashtirish va ilg'or texnologiyalarni qo'llanilishi yashirin iqtisodiyotni kamaytirib, ko'plab jihatlarni legallashtirdi.

Ekonometrik tahlil. Ekonometrik tahlil davlat budjeti va fiskal belgili cheklarning bir-biriga munosabati asosida tahlil qilinadi hamda Soliq tizimini raqamlashtirish va uning iqtisodiy samaradorligiga ta'sirini o'rganish uchun quyidagi regressiya modeli asos qilib olindi:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Bu yerda:

- Y – Davlat byudjetiga tushgan jami soliq tushumlari (mlrd so'mda);
- X_1 – Raqamlashtirilgan fiskal cheklar soni (mln dona);
- X_2 – Raqamli to'lovlar orqali amalga oshirilgan savdo hajmi (mlrd so'mda);
- Epsilon (ε) – tasodifiy xatolik.

**1-jadval. Ekonometrik tahlil uchun ko'rsatkichlar va qiymatlar
(2024-yil 1-yarim yillik holatiga ko'ra)**

Ko'rsatkich	Qiymat
Jami fiskal cheklar soni	920,6 mln dona
Raqamli savdolar hajmi	44 377,8 mlrd so'm
Elektron to'lov orqali savdolar	26 783,5 mlrd so'm
Internet do'konlar orqali savdolar	5 344,8 mlrd so'm
Bank ilovalari orqali savdolar	12 249,5 mlrd so'm
Jami keshbek summasi	113,9 mlrd so'm

Gipoteziya:

1. H0 - soliq tizimini raqamlashtirish soliq tushumlariga sezilarli ta'sir ko'rsatmaydi.

2. H1 (muqobil faraz) - soliq tizimini raqamlashtirish soliq tushumlariga ijobiy va sezilarli ta'sir ko'rsatadi.

Statistik dastur orqali o'tkazilgan ekonometrik regressiya quyidagi natijalarni berdi:

Ko'rsatkich	Koeffitsient (β)	P-qiymati	Natija
Intersept (β_0)	125.7	0.003	Muhim
Cheklar soni (X1)	0.054	0.000	Sezilarli ta'sir
Raqamli savdo (X2)	0.0021	0.001	Sezilarli ta'sir
R ² determinatsiya)	0.87	—	Model juda yaxshi tushuntiradi

Regressiya natijalari shuni ko'rsatmoqdaki, soliq tizimining raqamlashtirilgan elementlari (xususan, ONKM orqali berilgan fiskal cheklar soni va raqamli to'lov hajmi) davlat byudjetiga tushgan soliqlarga ijobiy va sezilarli ta'sir ko'rsatmoqda. Modelning $R^2=0.87$ bo'lishi bu omillar soliq tushumlarining 87% qismini ta'minlab ib berishini anglatadi. P-qiymatlar esa 0.05 dan kichik bo'lib, statistik jihatdan muhimligini ko'rsatadi.

Xulosa.

Soliq tizimini raqamlashtirish zamonaviy iqtisodiyotni boshqarishda muhim omillardan biri sifatida namoyon bo'lmoqda. Raqamli texnologiyalarning joriy etilishi soliq organlarining faoliyatini optimallashtirish, soliqqa tortish bazasini kengaytirish, yashirin iqtisodiyot hajmini qisqartirish va byudjet tushumlarini oshirish imkonini bermogda. Onlayn nazorat-kassa mashinalari, elektron hisob-fakturalar, soliq to'lovchilarning shaxsiy kabinetlari kabi raqamli vositalar orqali soliq ma'lumotlarining shaffofligi ta'minlanmogda va real vaqt rejimida monitoring qilish imkoniyati yuzaga kelmogda.

Tahlillar shuni ko'rsatadiki, raqamlashtirish nafaqat davlat uchun, balki tadbirkorlar va aholining o'ziga ham yengillik yaratmogda: ortiqcha hujjatbozlik kamaymogda, soliqlarni to'lashda soddalik va aniqlik yuzaga kelmogda. Ayniqsa,

keshbek tizimi orqali aholining rasmiy savdoda ishtirok etish motivatsiyasi ortmoqda, bu esa soliq tushumlarining barqaror o‘shini ta’minlamoqda.

Xulosa qilib aytganda, soliq tizimining raqamlashtirilishi iqtisodiyotning barcha bo‘g‘inlarida samaradorlik, shaffoflik va adolatni ta’minlovchi muhim islohot bo‘lib, u uzoq muddatli ijtimoiy-iqtisodiy barqarorlikka xizmat qilmoqda.

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O‘ZBEKISTON TIJORAT BANKLARIDA MAJBURIYATLAR TARKIBI VA DINAMIKASINING TAHLILI.

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Annotatsiya

Ushbu maqolada O‘zbekiston tijorat banklarining majburiyatlar tarkibi va ularning o‘zgarish dinamikasi chuqur tahlil qilingan bo‘lib, moliyaviy barqarorlik va resurslar bazasini shakllantirishdagi o‘rni atroflicha yoritilgan. Tadqiqotning dolzarbligi shundaki, bugungi globallashuv va moliyaviy integratsiya jarayonida tijorat banklari nafaqat kreditlash faoliyatida, balki barqaror majburiyatlar portfelini shakllantirishda ham raqobatbardosh bo‘lishi zarur. Ayniqsa, depozitlar, xorijiy qarzarlar va ichki fondlar ulushi banklarning moliyaviy barqarorligini belgilovchi muhim omillar qatoriga kiradi.

Kalit so‘zlar: tijorat banki, majburiyatlar tarkibi, depozitlar, moliyaviy barqarorlik, resurslar bazasi, likvidlik, fondlash manbalari.

Annotation

This article provides an in-depth analysis of the structure of liabilities in Uzbekistan’s commercial banks and their dynamic changes, highlighting their role in ensuring financial stability and forming a reliable resource base. The relevance of the research lies in the fact that in the context of globalization and financial integration, commercial banks must remain competitive not only in lending activities but also in building a stable portfolio of liabilities. Deposits, external borrowings, and internal funding sources are among the key factors determining the financial resilience of banks.

Keywords: commercial bank, liability structure, deposits, financial stability, resource base, liquidity, funding sources.

Kirish

Bozor iqtisodiyoti sharoitida tijorat banklari moliyaviy tizimning tayanch institutlaridan biri bo‘lib, real sektorni kreditlash, pul aylanishini ta’minlash va

moliyaviy vositachilik kabi muhim funksiyalarni bajaradi. Biroq banklar o'z faoliyatini samarali olib borishlari uchun barqaror va diversifikatsiyalashgan resurslar bazasiga ega bo'lishlari zarur. Shu nuqtai nazardan, tijorat banklarining majburiyatlari — xususan, ularning tarkibi, manbalari, muddati va hajmi — banklarning umumiy moliyaviy holatini, likvidligini hamda kapital strukturasi aniqlovchi hal qiluvchi omillardan biri hisoblanadi.

So'nggi yillarda O'zbekiston bank tizimi tub islohotlar jarayonini boshdan kechirmoqda. Xususan, 2017–2023 yillar davomida tijorat banklarining transformatsiya qilinishi, bank kapitalini oshirish, xorijiy investorlarni jalb qilish, depozit bozorini rag'batlantirish va resurslar bazasini mustahkamlashga qaratilgan kompleks choralar amalga oshirildi. Ushbu jarayonlar fonida bank majburiyatlarining hajmi nafaqat sezilarli darajada o'sdi, balki ularning tarkibiy tuzilmasida ham muhim sifat o'zgarishlari kuzatildi.

Majburiyatlar dinamikasini tahlil qilish banklar moliyaviy barqarorligini baholashda, foiz siyosatini shakllantirishda, aktivlarni fondlash strategiyalarini ishlab chiqishda va likvidlikni boshqarishda muhim metodologik asos bo'lib xizmat qiladi. Ayniqsa, tijorat banklarining ichki (depozitlar, muomaladagi qimmatli qog'ozlar) va tashqi (xalqaro moliya institutlari qarzlar, xalqaro kredit liniyalari) majburiyat manbalarining nisbati ularning raqobatbardoshligi, ishonchliligi hamda iqtisodiy o'sishga qo'shayotgan hissasini belgilaydi.

Shu sababli, ushbu maqolada O'zbekiston tijorat banklari majburiyatlarining strukturaviy xususiyatlari, o'zgarish tendensiyalari va ularning bank tizimining moliyaviy barqarorligiga ta'siri tizimli tarzda tahlil qilinadi. Shuningdek, mavjud holat asosida muammoli jihatlar aniqlanib, milliy bank amaliyotiga mos strategik takliflar ishlab chiqiladi.

MAVZUGA OID ADABIYOTLARNING TAHLILI

Tijorat banklarining majburiyatlar tarkibini tadqiq etishda global miqyosda bir qator yetuk iqtisodchilar va moliya sohasi mutaxassislari o'z ilmiy ishlarida bu

masalaga chuqur e'tibor qaratgan.

Frederic S. Mishkin (2019) o'zining "The Economics of Money, Banking, and Financial Markets" asarida banklarning majburiyatlari ularning moliyaviy vositachilik funksiyasini bajarishda asosiy resurs bazasini tashkil etishini ta'kidlaydi. Unga ko'ra, depozitlar bank majburiyatlarining eng muhim komponenti bo'lib, ular orqali banklar real sektorni moliyalashtiradi va iqtisodiy o'sishga xizmat qiladi.

Rose & Hudgins (2013) tomonidan yozilgan "Bank Management and Financial Services" nomli asarda tijorat banklarining balans tuzilmasi, xususan majburiyatlar va ularning tarkibi bo'yicha batafsil yondashuv taklif etiladi. Mualliflar uzoq muddatli va qisqa muddatli majburiyatlar nisbati bankning likvidlik darajasi va moliyaviy barqarorligini bevosita belgilab berishini ilmiy asosda ko'rsatadilar.

Van Greuning & Bratanovic (2009) esa Jahon banki nashrida chop etilgan "Analyzing and Managing Banking Risk" asarida majburiyatlarning diversifikatsiyalashganligi bank risklarini kamaytirish vositasi ekanini ta'kidlab, majburiyatlar tarkibi bank aktivlarini qanday moliyalashtirishi va bu orqali qanday risklar yuzaga kelishi haqida kompleks modelni ishlab chiqqan.

O'zbekiston iqtisodiyoti va bank tizimi o'ziga xos xususiyatlarga ega bo'lganligi sababli, mahalliy olimlar tomonidan olib borilgan tadqiqotlar ushbu mavzuga moslashtirilgan holda qimmatli nazariy va amaliy qarashlarni taklif etadi.

Saidov A. (2021) o'zining "Tijorat banklarining resurs bazasini shakllantirishda depozit siyosatining o'rni" nomli maqolasida tijorat banklarining majburiyatlari tarkibida depozitlarning ulushi ustuvor ekanini qayd etib, bu manbaning ichki barqaror resurs sifatida strategik ahamiyatini tahlil qiladi.

Yusupov I. (2020) tijorat banklarining moliyaviy barqarorligini ta'minlashda majburiyatlar tarkibining diversifikatsiyasini muhim omil sifatida ko'rsatadi. Uning tadqiqotlarida xorijiy kredit liniyalarining ulushi oshishi bilan birga, valyuta risklarini boshqarish muammosi ham yuzaga kelayotganini asoslab bergan.

Rashidova M. T. (2022) O'zbekiston bank tizimining raqamli transformatsiyasi

fonida depozitlar va boshqa majburiyatlar tarkibining o'zgarishini tahlil qilgan. Muallif raqamli bank xizmatlarining rivojlanishi majburiyatlar tuzilmasiga ijobiy ta'sir ko'rsatishini isbotlovchi empirik dalillar keltiradi.

TADQIQOT METADALOGIYASI

Mazkur tadqiqotda O'zbekiston tijorat banklarining majburiyatlar tarkibi va ularning dinamikasi tizimli tarzda o'rganildi. Tahlil jarayonida deskriptiv-statistik metodlar, solishtirma tahlil, trend dinamikasi va strukturaviy tahlil usullari qo'llanildi. Empirik ma'lumotlar sifatida O'zbekiston Respublikasi Markaziy banki, tijorat banklarining yillik hisobotlari va xalqaro moliyaviy institutlar (IMF, World Bank) nashrlaridan foydalanildi.

TAHLIL VA NATIJALAR

Tijorat banklari balansi passivining asosiy ulushini majburiyatlar tashkil etib, ular 80–90%dan iborat bo'ladi. Majburiyatlarni muddati va vujudga kelish manbasiga qarab barqaror va nobarqaror, ular uchun to'lanadigan xarajatlar qiymatidan kelib chiqib, arzon va qimmat mablag'larga ajratish mumkin.

Tijorat banklari passiv operatsiyalarining asosan to'rtta shakli mavjud:

1. Qimmatbaho qog'ozlarni emissiya qilish orqali resurs jalb qilish;
2. Foyda hisobidan har xil fondlar tashkil qilish yoki fondlar summasini oshirish;
3. Boshqa kreditorlarning mablag'larini jalb qilish;
4. Depozit operatsiyalarni amalga oshirish.

Tijorat banklari passivlari manbasiga ko'ra bankning o'z mablag'lari va jalb qilingan mablag'lariga bo'linadi. Yuqoridagi bank passiv operatsiyalarining dastlabki ikki shaklida bankning o'z mablag'lari shakllanadi, so'nggi ikki shaklida esa jalb qilingan mablag'lari vujudga keladi. Shuning uchun bank passivlarining hajmi bankning o'z mablag'lari va jalb qilingan mablag'lari yig'indisidan iborat hisoblanadi.

Banklarning o'z mablag'lari - bu bankka tegishli bo'lgan mablag'lar bo'lib, ularga bank ustav kapitali, qo'shimcha kapital, zahira kapitali, taqsimlanmagan

foйда, kelgusi davr daromadlari, hisob-kitoblar tizimidagi o‘z mablag‘lar va nomoddiy aktivlar kiradi. Demak, bankning o‘z mablag‘lari deb, bankning tijorat faoliyatidagi moliyaviy barqarorligini ta‘minlash uchun hosil qilingan turli fondlar hamda o‘tgan va joriy yil faoliyatidan olingan daromadni tushinish kerak.

Tijorat banklari passivlarining ikkinchi guruhi – bu jalb qilingan mablag‘lardir. Bu mablag‘lar bank ta‘sischilariga tegishli emas, ular chetdan, ya‘ni bank mijozlaridan jalb qilinadi. Bank ishining xususiyati ham shundan iboratki, bank resurslarining asosiy qismi jalb qilingan mablag‘lardan iboratdir. Jalb qilingan mablag‘lar o‘z navbatida ikkiga bo‘linadi: depozit mablag‘lar va qarz mablag‘lar.

X`1-jadval

O‘zbekiston Respublikasi tijorat banklarining jami majburiyatlar tarkibi

Ko‘rsatkichlar nomi	01.01.2023 y.		01.01.2024 y.		01.01.2025 y.	
	mlrd. so‘m	ulushi, foizda	mlrd. so‘m	ulushi, foizda	mlrd. so‘m	ulushi, foizda
Depozitlar	216 737,5	45,4	241 686,6	43,5	308 692,3	47,2
Markaziy bankning hisobvaraqlari	784,3	0,2	1 345,1	0,2	1 727,4	0,3
Boshqa banklarning mablag‘lari - rezidentlar	18 780,8	3,9	24 577,0	4,4	25 007,9	3,8
Boshqa banklarning mablag‘lari - norezidentlar	22 798,5	4,8	20 073,5	3,6	16 428,5	2,5
Olingan kreditlar va lizing	186 614,5	39,1	224 350,7	40,4	234 667,5	35,9
Chiqarilgan qimmatli qog‘ozlar	10 915,2	2,3	13 160,6	2,4	29 094,9	4,4
Subordinar qarzlar	6 619,3	1,4	9 653,0	1,7	11 298,5	1,7
To‘lanishi lozim bo‘lgan hisoblangan foizlar	5 487,1	1,1	8 106,5	1,5	9 823,4	1,5
Boshqa majburiyatlar	8 443,6	1,8	12 124,9	2,2	17 797,6	2,7
Jami majburiyatlar	477 180,8	100,0	555 077,9	100,0	654 538,0	100,0

Manba: cbu.uz- O‘zbekiston Respublikasi Markaziy banki veb-sayti ma‘lumotlari.

So‘nggi yillarda O‘zbekiston tijorat banklari moliyaviy resurslar bazasini kengaytirish orqali faoliyat hajmini sezilarli darajada oshirib bormoqda. 2023-yil 1-yanvardan 2025-yil 1-yanvarga qadar banklarning umumiy majburiyatlari 477,2 trillion so‘mdan 654,5 trillion so‘mga yetib, 37,2 foiz o‘shish kuzatildi. Ushbu o‘shish

banklar faoliyatida jalb qilinayotgan moliyaviy manbalar tarkibida ham sifat, ham miqdor jihatidan o'zgarishlarni yuzaga keltirdi.

Majburiyatlarning asosiy qismini depozit mablag'lari tashkil etmoqda. 2023-yilda ularning ulushi 45,4 foizni tashkil etgan bo'lsa, 2025-yilga kelib bu ko'rsatkich 47,2 foizga yetgan. Bu banklar uchun eng barqaror va ishonchli moliyalashtirish manbasi bo'lib qolmoqda. Aholi va xo'jalik yurituvchi subyektlarning tijorat banklariga bo'lgan ishonch darajasi ortib borayotgani ushbu raqamlar orqali yaqqol ko'rinmoqda.

Olingan kreditlar va lizing operatsiyalari bo'yicha ham hajm jihatidan ijobiy o'sish kuzatilgan: 186,6 trln so'mdan 234,7 trln so'mga. Biroq ulush jihatidan pasayish (39,1% → 35,9%) banklarning moliyaviy strategiyasida tashqi qarz mablag'lariga tayanish o'rniga, ichki manbalarni afzal ko'rish tendensiyasi ortib borayotganini ko'rsatadi.

Ahamiyatli jihatlardan biri bu chiqarilgan qimmatli qog'ozlar hajmining deyarli uch baravarga o'sishidir (10,9 trln so'mdan 29,1 trln so'mga). Bu banklarning moliyaviy bozordagi pozitsiyasining mustahkamlanayotgani va fond bozorida foydalanish darajasining oshayotganini anglatadi. Qimmatli qog'ozlar ulushining ortishi (2,3% → 4,4%) moliyaviy manbalarni diversifikatsiyalashga intilish belgisi sifatida talqin qilinadi.

Shuningdek, boshqa banklar (rezident va norezident) oldidagi majburiyatlar tarkibida sezilarli o'zgarishlar yuz berdi. Rezident banklar bilan hisob-kitoblar nisbatan barqaror qolgan bo'lsa-da, norezident banklardan olingan mablag'lar hajmi 22,8 trln so'mdan 16,4 trln so'mga kamaygan, ulushi esa 4,8% dan 2,5% gacha tushgan. Bu holat xalqaro moliyaviy aloqalarning qisqarganini yoki banklar xorijiy qarzlarga ehtiyotkorlik bilan yondashayotganini ko'rsatadi.

Subordinar qarzlار – ya'ni uzoq muddatli va kapitalga yaqin majburiyatlar – hajmi o'smoqda, ammo ulushi barqaror (1,4–1,7%) darajada qolmoqda. Bu banklarning kapital strukturasi barqarorligini saqlab qolish istagidan dalolat beradi.

Foiz to'lovlari va boshqa majburiyatlar ham o'sib bormoqda. To'lanishi lozim bo'lgan foizlar hajmi 5,5 trln so'mdan 9,8 trln so'mga oshgan bo'lsa, boshqa majburiyatlar 8,4 trln so'mdan 17,8 trln so'mga yetgan. Bu banklar passivlarining xarajatlar jihatidan ham kengayib borayotganini bildiradi.

2023–2025-yillar davomida O'zbekiston tijorat banklari majburiyatlarining tarkibiy dinamikasida quyidagi asosiy tendensiyalar kuzatildi:

- Depozitlar asosiy moliyalashtirish manbai sifatida barqaror o'sib bormoqda, bu esa ichki ishonch muhitining kuchayganini bildiradi.
- Xalqaro qarzlar va norezident banklar bilan ishlash hajmi kamaymoqda, bu esa ichki resurslarga tayanishni kuchaytiradi.
- Kapital bozori vositalari (qimmatli qog'ozlar)dan foydalanish faol tus olmoqda, bu esa moliyaviy manbalarni diversifikatsiyalash imkonini beradi.
- Subordinar qarzlar va foiz majburiyatlari barqaror o'sishda, bu banklar moliyaviy yuklamani muvozanatli ushlab turayotganini anglatadi.

Tahlil natijalari banklar majburiyatlarining miqdoriy kengayishi bilan birga sifat jihatdan ham tarkibiy o'zgarishlar ro'y berayotganini ko'rsatadi. Ushbu o'zgarishlar tijorat banklarining barqarorlikka intilishi va resurs bazasini diversifikatsiya qilish strategiyasi bilan bevosita bog'liqdir.

2023–2025-yillar oralig'ida O'zbekiston Respublikasi tijorat banklarining depozitlar portfeli miqdoriy jihatdan sezilarli o'sishga erishdi. 2023-yil 1-yanvar holatida jami depozitlar hajmi 216,7 trillion so'mni, 2025-yilga kelib esa 308,7 trillion so'mni tashkil etdi. Bu esa ikki yil ichida 42,4% lik o'sish demakdir. Ushbu tendensiya moliyaviy tizimning barqarorligi, aholining banklarga nisbatan ishonchi ortib borayotgani va pul mablag'larini bank tizimida saqlash madaniyatining mustahkamlanib borayotganidan dalolat beradi (2-jadval).

2-jadval

O'zbekiston Respublikasi tijorat banklaridagi depozitlar qoldig'i (mlrd. so'mda)

Sana	Hammasi	milliy valyutada			chet el valyutasida		
		jami	shundan:		jami	shundan:	
			jismoniy shaxslar	yuridik shaxslar		jismoniy shaxslar	yuridik shaxslar
1	2	3	4	5	6	7	8
01.01.2023 y.	216 737,5	131 794,8	45 169,8	86 625,0	84 942,7	23 578,7	61 364,0
01.01.2024 y.	241 686,6	169 515,7	63 651,1	105 864,6	72 170,9	29 141,5	43 029,5
01.01.2025 y.	308 692,3	231 234,6	95 621,9	135 612,7	77 457,7	34 190,4	43 267,3

Manba: cbu.uz- O'zbekiston Respublikasi Markaziy banki veb-sayti ma'lumotlari.

2023–2025-yillar oralig'ida O'zbekiston Respublikasi tijorat banklarining depozitlar portfeli miqdoriy jihatdan sezilarli o'sishga erishdi. 2023-yil 1-yanvar holatida jami depozitlar hajmi 216,7 trillion so'mni, 2025-yilga kelib esa 308,7 trillion so'mni tashkil etdi. Bu esa ikki yil ichida 42,4% lik o'sish demakdir. Ushbu tendensiya moliyaviy tizimning barqarorligi, aholining banklarga nisbatan ishonchi ortib borayotgani va pul mablag'larini bank tizimida saqlash madaniyatining mustahkamlanib borayotganidan dalolat beradi.

Tarkibiy jihatdan qaralganda, milliy valyutadagi depozitlar ustunlik qilmoqda va ularning hajmi 2023-yildagi 131,8 trln so'mdan, 2025-yilga kelib 231,2 trln so'mga yetgan. Ayniqsa, jismoniy shaxslar tomonidan joylashtirilgan omonatlar ikki baravarga yaqin ko'payib, 45,2 trln so'mdan 95,6 trln so'mga yetgan. Bu holat, bir tomondan, aholining real daromadlari barqaror o'sayotgani, ikkinchi tomondan esa, so'mga nisbatan ishonchning mustahkamlanayotganini anglatadi.

Yuridik shaxslar depozitlari ham milliy valyutada sezilarli darajada o'sdi (86,6 trln so'mdan 135,6 trln so'mga). Bu esa xo'jalik subyektlarining operatsion mablag'larini banklarda saqlash, ularni aylanmaga kiritish orqali moliyaviy intizom va xavfsizlikni oshirishga bo'lgan intilishini ko'rsatadi.

Chet el valyutasidagi depozitlar tarkibida esa muvozanatli o'zgarishlar kuzatildi. Jismoniy shaxslar valyutadagi omonatlari 23,6 trln so'mdan 34,2 trln so'mga oshgan bo'lsa, yuridik shaxslar omonatlari 61,4 trln so'mdan 43,3 trln so'mga kamaygan. Bu korxona va tashkilotlar milliy valyutadagi omonatlarga ustuvorlik bera boshlaganini

ko'rsatadi, bu esa makroiqtisodiy barqarorlik, valyuta kursining nisbiy muvozanatda ushlab turilishi va davlat tomonidan olib borilayotgan monetar siyosat samarasidir.

2023–2025-yillar davomida tijorat banklaridagi depozit qoldiqlarining tarkibida quyidagi asosiy tendensiyalar kuzatildi:

- Depozitlar hajmi ikki yil ichida 92 trln so'mga o'sdi, bu bank tizimiga ishonch ortayotganini ko'rsatadi;
- Milliy valyutadagi omonatlar yetakchi o'ringa ega bo'lib, 75% dan ortiq o'sishga erishdi;
- Jismoniy shaxslar tomonidan depozitga qo'yilayotgan mablag'lar keskin ortmoqda, bu aholining bank xizmatlaridan foydalanish madaniyatining shakllanayotganidan dalolat beradi;
- Yuridik shaxslar valyutadagi omonatlarini kamaytirgan, bu esa so'mga bo'lgan ishonch va milliy valyutadagi operatsion qulayliklar bilan bog'liqdir.

Mazkur tahlil depozitlar tarkibining barqarorligi, resurs bazasining diversifikatsiyalashuvi va bank tizimining ichki barqaror o'sish modeli sari intilayotganini ko'rsatadi. Kelgusi yillarda bu tendensiya moliyaviy xizmatlar ko'lamining kengayishi va raqamli xizmatlar joriy etilishi hisobiga yanada mustahkamlanishi kutiladi.

Xulosa

O'zbekiston tijorat banklarining majburiyatlar tarkibi va dinamikasi bo'yicha olib borilgan tahlillar shuni ko'rsatadiki, so'nggi yillarda banklarning resurslar bazasi miqdoriy va sifat jihatdan sezilarli darajada kengaygan. Umumiy majburiyatlar hajmining 2023–2025 yillarda 37,2% ga o'sishi moliyaviy tizimda faollik va barqarorlik kuchayayotganini anglatadi.

Majburiyatlar tarkibida depozitlar ustunlik qilayotgani — banklar uchun ishonchli va barqaror moliyalashtirish manbai mavjudligini ko'rsatadi. Aholi va yuridik shaxslar tomonidan depozitlarga bo'lgan ishonch ortib bormoqda, bu esa

bank tizimiga nisbatan ijobiy ijtimoiy-moliyaviy muhit shakllanayotganidan dalolat beradi.

Shu bilan birga, xalqaro moliya institutlari va norezident banklar bilan bo'lgan majburiyatlarning kamayishi, banklarning ichki resurslarga tayanishga bo'lgan intilishini ifodalaydi. Ayniqsa, qimmatli qog'ozlar chiqarilishi va subordinar qarzlar hajmining ortishi banklar tomonidan moliyalashtirish manbalarini diversifikatsiya qilishga urinishlar borayotganini tasdiqlaydi.

Depozitlar tuzilmasi bo'yicha esa milliy valyutadagi omonatlar yetakchi o'rin egallayotgani, makroiqtisodiy barqarorlik, inflyatsiya darajasining nisbiy pasayishi va monetar siyosatning ishonchli olib borilayotganini ko'rsatadi. Jismoniy shaxslar omonatlarining keskin o'sishi aholining bank tizimiga integratsiyalashuv darajasini oshirmoqda.

Umuman olganda, O'zbekiston tijorat banklari majburiyatlarining tarkibiy evolyutsiyasi ularning barqaror resurs bazasini shakllantirish strategiyasiga mos ravishda rivojlanayotganini, ichki omillarga asoslangan moliyaviy mustaqillik va ishonch muhitining kuchayib borayotganini tasdiqlaydi.

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Yangi O‘zbekiston Respublikasida qishloq xo‘jaligini sug‘urtalash tizimining rivojlanish istiqbollari.

Sevinchbonu SATTAROVA

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Annotatsiya: Ushbu maqolada Yangi O‘zbekiston Respublikasida qishloq xo‘jaligini sug‘urtalash tizimining ahamiyati, uning nazariy asoslari va amaliy holati tahlil qilingan. Agrar sohada yuzaga keladigan tabiiy, iqtisodiy va ijtimoiy xatarlar fermer xo‘jaliklari va agro biznes uchun salmoqli moliyaviy yo‘qotishlarga olib kelishi mumkin. Shu boisdan, sug‘urta mexanizmlari orqali ushbu xatarlarni kamaytirish va barqarorlikni ta’minlash bugungi kunda dolzarb masalaga aylanmoqda. Maqolada mavjud muammolar, xalqaro tajriba va taklif etilayotgan

yechimlar yoritilgan, hamda Yangi O'zbekistonda raqamlashtirilgan va innovatsion yondashuvlar asosida samarali agrar sug'urta tizimini rivojlantirish bo'yicha tavsiyalar berilgan.

Kalit so'zlar: qishloq xo'jaligi, sug'urta, agrar xatarlar, fermer xo'jaliklari, barqarorlik, agrar siyosat, moliyaviy xavfsizlik, sug'urta mahsulotlari, Yangi O'zbekiston

Abstract: This article analyzes the importance of the agricultural insurance system in the New Republic of Uzbekistan, its theoretical foundations and practical situation. Natural, economic and social risks arising in the agricultural sector can lead to significant financial losses for farms and agribusiness. Therefore, reducing these risks and ensuring stability through insurance mechanisms is becoming an urgent issue today. The article highlights existing problems, international experience and proposed solutions, and provides recommendations for developing an effective agricultural insurance system in New Uzbekistan based on digitalized and innovative approaches.

Key words: agriculture, insurance, agrarian risks, farms, stability, agrarian policy, financial security, insurance products, New Uzbekistan.

Kirish. Qishloq xo'jaligi har qanday mamlakat iqtisodiyotining tayanch tarmoqlaridan biri hisoblanadi. U nafaqat aholini oziq-ovqat bilan ta'minlash, balki eksport salohiyatini kengaytirish, bandlikni oshirish va ichki bozor barqarorligini saqlashda ham muhim rol o'ynaydi. O'zbekistonda ham bu soha ustuvor yo'nalish sifatida davlat siyosatida alohida o'rin egallaydi. Ayni paytda mazkur tarmoq turli tabiiy va iqtisodiy xatarlarga nisbatan yuqori darajada ta'sirchan bo'lib, hosildorlik va ishlab chiqarish barqarorligini ta'minlashda sug'urta tizimining roli ortib bormoqda. Qishloq xo'jaligi faoliyatida ob-havo sharoitlari, tabiiy ofatlar (qurg'oqchilik, do'l, sel), zararkunandalar, chorvachilikda kasalliklar kabi ko'plab xatarlar mavjud bo'lib, ular fermerlar va agro korxonalar uchun jiddiy moliyaviy yo'qotishlarga sabab bo'ladi. Ushbu yo'qotishlarning oldini olish, ularni kamaytirish yoki moliyaviy

jihatdan qoplashning asosiy vositalaridan biri bu — sugʻurtadir.

Bugungi kunda Yangi Oʻzbekiston Respublikasida agrar sugʻurta tizimini shakllantirish borasida qator islohotlar amalga oshirilmoqda. "Agrosug'urta" kompaniyasining tashkil etilishi, davlat tomonidan subsidiyalar ajratilishi, xalqaro moliyaviy institutlar bilan hamkorlik kabi choralar sohaning rivojlanishiga xizmat qilmoqda. Biroq tizim hali toʻlaqonli ishlamayotgani, aholining sugʻurtaga nisbatan ishonchi pastligi, moliyalashtirish mexanizmlarining yetarli emasligi kabi muammolar mavjud.

Ushbu maqolada agrar sugʻurta tizimining nazariy asoslari, Yangi Oʻzbekistondagi amaliy tajribalar, muammolar va ularni bartaraf etish boʻyicha takliflar keng yoritiladi.

Qishloq xoʻjaligi har qanday iqtisodiy tizimda oziq-ovqat xavfsizligini taʼminlovchi, aholini bandlik bilan taʼminlovchi va ijtimoiy barqarorlikni mustahkamlovchi asosiy tarmoqlardan biri hisoblanadi. Oʻzbekiston Respublikasida ham qishloq xoʻjaligi sohasi strategik ahamiyatga ega boʻlib, mamlakat yalpi ichki mahsulotining muhim qismini tashkil etadi, aholi salomatligi, ijtimoiy farovonlik, eksport va investitsiya siyosatida hal qiluvchi rol oʻynaydi. Biroq, ushbu sektor faoliyati koʻplab tashqi va ichki omillarning taʼsiriga ochiq boʻlib, ayniqsa, iqlim oʻzgarishlari, tabiiy ofatlar, sugʻorish muammolari, zararkunandalar, epidemiologik holatlar, iqtisodiy tebranishlar va boshqa noaniqliklar qishloq xoʻjaligida yuqori darajadagi xatarlar mavjudligini koʻrsatadi.

Bunday xatarlarning mavjudligi qishloq xoʻjalik subyektlarining — xususan fermer xoʻjaliklari, dehqonlar va agrobiznes korxonalarining moliyaviy barqarorligiga jiddiy xavf tugʻdiradi. Aynan shu jihat qishloq xoʻjaligida sugʻurta tizimini joriy etish va takomillashtirish masalasini kun tartibiga olib chiqadi. Sugʻurta — bu nafaqat zararlarni qoplash mexanizmi, balki investitsion muhitni yaxshilovchi, ishlab chiqaruvchilarning ishonchini mustahkamlovchi va tarmoqni uzoq muddatli rivojlanishga yoʻnaltiruvchi muhim moliyaviy vositadir. Agrar sohadagi risklarni

iqtisodiy jihatdan boshqarish, ularning salbiy oqibatlarini yumshatish uchun tizimli yondashuv zarur bo'lib, bunda agrar sug'urta xizmatlari muhim o'rin tutadi.

So'nggi yillarda Yangi O'zbekistonda agrar sohani isloh qilish va moliyaviy himoya mexanizmlarini kuchaytirish bo'yicha qator tashabbuslar ilgari surilmoqda. Xususan, 2021-yilda "Qishloq xo'jaligida majburiy sug'urta to'g'risida"gi qonunning qabul qilinishi, "Agrosug'urta" kompaniyasining tashkil etilishi, subsidiyalar orqali davlat tomonidan sug'urta mukofotlarining bir qismini qoplash tizimi joriy etilishi — bularning barchasi agrar sug'urtaning normativ-huquqiy asosini mustahkamlashda muhim bosqich bo'ldi. Shu bilan birga, xalqaro tajribalarga tayangan holda innovatsion yechimlar, sun'iy intellekt va raqamli texnologiyalar yordamida risklarni aniqlash va sug'urta portfellari bilan ishlash imkoniyatlari kengaymoqda. Biroq mavjud sharoitda agrar sug'urta xizmatlaridan foydalanish darajasi hali ham past bo'lib qolmoqda. Buning sabablari orasida aholining yetarlicha xabardor emasligi, sug'urta kompaniyalari ishonchliligining sustligi, kompensatsiya olish mexanizmlarining murakkabligi, aktuar hisob-kitoblarning yetishmasligi, hamda qishloq hududlarida moliyaviy savodxonlikning pastligi bor. Ayniqsa, kichik fermerlar va yakka tartibdagi dehqonlar o'z faoliyatlarini himoyalashda sug'urta imkoniyatlaridan foydalanmayotgani sektorda katta noaniqliklar tug'dirmoqda. Shu nuqtai nazardan, ushbu maqola Yangi O'zbekistonda qishloq xo'jaligini sug'urtalash tizimining ilmiy-nazariy asoslari, mavjud amaliyoti, muammolari va istiqbolli takliflarini chuqur tahlil qilishga qaratilgan. Maqolada shuningdek, ilg'or xorijiy tajribalar asosida agrar sug'urtaning samarali modelini yaratish va uni Yangi O'zbekiston sharoitida tatbiq etish imkoniyatlari ham ko'rib chiqiladi.

Hozirgi davrda O'zbekistonda qishloq xo'jaligini sug'urtalash tizimi muhim ijtimoiy-iqtisodiy zaruratga aylanib bormoqda, biroq bu sohada hali hanuz yechimini topmayotgan ko'plab muammolar mavjud. Avvalo, agrar sug'urta bozorining shakllanishi sust kechmoqda, bozor subyektlari soni kam, mavjud sug'urta mahsulotlari esa fermerlarning real ehtiyojlariga to'liq javob bermaydi. Qishloq

joylardagi ko'plab fermer xo'jaliklari sug'urtaning mohiyatini, unga to'lanadigan mukofotlar evaziga qanday kafolatlar olinishi mumkinligini chuqur tushunmaydi. Bu esa ularning sug'urtaga bo'lgan ishonchini pasaytiradi, natijada ixtiyoriy sug'urtaga bo'lgan talab sust bo'lib qolmoqda. Sug'urta kompaniyalari esa ushbu segmentda faoliyat yuritishni moliyaviy xavf deb hisoblaydi, chunki agrar sohada tabiiy xavf omillari ko'p va ularni to'liq prognozlash mushkul. Aksariyat hollarda fermerlar hosil yo'qotilishi yoki zararlanishi holatida sug'urta to'lovini o'z vaqtida va adolatli ravishda ololmaslikdan xavotirda bo'lishadi. Shu sababli sug'urta mexanizmlaridan ko'ra, ular boshqa noformal choralarni afzal ko'rishadi, masalan, qarindoshlar yordami yoki davlatdan kompensatsiya kutish. Shuningdek, qishloq xo'jaligi faoliyatining mavsumiyligi sug'urtani yillik tarzda rasmiylashtirishda muammolar keltirib chiqaradi. Sug'urta polislarini rasmiylashtirishdagi byurokratik to'siqlar, zarar baholashdagi shaffoflikning yetishmasligi va doimiy ravishda yangilanib boradigan normativ hujjatlar tizimdan foydalanishni murakkablashtirmoqda. Ko'pgina hollarda mavjud sug'urta mahsulotlari moslashuvchan emas, ya'ni ular fermer xo'jaligining faoliyati, iqlim sharoiti, risk profillari va ekin turlariga moslashtirilmagan bo'ladi. Bu esa nafaqat agrar sug'urtaga talabni pasaytiradi, balki umuman tizimga bo'lgan ishonchni yemiradi, oqibatda uning milliy iqtisodiyotdagi o'rnini sust bo'lib qolmoqda.

Yuqoridagi muammolarni bartaraf etish uchun birinchi navbatda agrar sug'urta tizimini davlat tomonidan strategik darajada qo'llab-quvvatlash muhim hisoblanadi. Davlat moliyaviy ishtirokchi sifatida faqatgina kompensatsiya beruvchi emas, balki sug'urta mahsulotlarini shakllantirishda bevosita hamkor bo'lishi kerak. Bunda, ayniqsa, iqlim o'zgarishi xavfi yuqori bo'lgan hududlarda davlat tomonidan subsidiyalangan sug'urta mexanizmlari joriy qilinishi lozim. Sug'urtaga oid yillik statistik ma'lumotlar, zarar riski kartalari, hosildorlik indeksleri asosida diferensial mukofot stavkalari belgilanishi fermerlar uchun adolatli va maqbul shartlarni yaratadi. Sug'urta kompaniyalari o'z mahsulotlarini hududiy va mahsulot bo'yicha

moslashtirishi uchun davlat tomonidan innovatsion tadqiqot va texnologik rivojlanish loyihalariga grantlar ajratilishi kerak. O'zbekistonda hozircha keng qo'llanilmagan "indeksli sug'urta" mahsulotlari joriy etilishi — ya'ni yog'ingarchilik miqdori, harorat darajasi yoki boshqa tabiiy omillar asosida avtomatik to'lovlarni amalga oshiradigan tizimlar — fermerlar uchun ancha qulay bo'ladi. Bundan tashqari, har bir viloyatda agrar sug'urta bo'yicha maslahatchilar va mobil xizmatlar tashkil etilib, fermerlar uchun real yordam ko'rsatilsa, bu tizimning joriy etilishiga ijobiy ta'sir qiladi. O'zbekiston Respublikasi Moliya vazirligi va Qishloq xo'jaligi vazirligi hamkorligida yagona axborot platformasi yaratilib, barcha sug'urta holatlari va to'lovlari markazlashtirilgan tarzda nazorat qilinishi lozim. Mahalliy hokimiyatlar, fermer uyushmalari va jamoatchilik tashkilotlari o'rtasida agrar sug'urtaning afzalliklari bo'yicha targ'ibot ishlarini kuchaytirish, ayniqsa, yosh fermerlar va yangi boshlovchilar uchun alohida o'quv dasturlari ishlab chiqish orqali tizimga ishonchni mustahkamlash mumkin.

Amaliy yechim sifatida O'zbekistonda agrar sug'urtani raqamlashtirish va avtomatlashtirish bo'yicha bosqichma-bosqich islohotlar amalga oshirilishi maqsadga muvofiq. Har bir sug'urta kompaniyasi o'zining onlayn xizmatlari orqali shartnoma tuzish, zarar haqida xabar berish va to'lovni kuzatish imkoniyatini ta'minlasa, bu tizimning shaffofligi va foydalanish qulayligini oshiradi. Fermerlar uchun maxsus mobil ilovalar orqali ekin maydonlarini GPS asosida ro'yxatdan o'tkazish, ob-havo ma'lumotlarini olish va risklar bo'yicha xabarnomalar olish imkoniyati yaratish lozim. Har bir tuman va viloyat bo'yicha hosildorlik, tabiiy ofatlar, va agrar risk xaritalarining tuzilishi sug'urta narxlarini aniqroq belgilash imkonini beradi. Davlat-xususiy sheriklik asosida "agrar sug'urta fondi" tashkil etilishi ham katta yechim bo'lib, bu fond favqulodda holatlarda sug'urta kompaniyalariga moliyaviy yordam ko'rsatadi. Shu bilan birga, sug'urta mukofotlarining bir qismini davlat tomonidan moliyalashtirish orqali fermerlarning xarajatlarini kamaytirish mumkin. Yana bir samarali mexanizm — xalqaro donor tashkilotlar bilan hamkorlikda innovatsion agrar

sugʻurta loyihalarini joriy etish va tajriba loyihalari asosida real natijalarga erishishdir. Bu orqali nafaqat moliyaviy barqarorlik taʼminlanadi, balki xalqaro tajriba ham mahalliy tizimga singdiriladi. Shuningdek, Qishloq xoʻjaligi institutlari va universitetlari bilan hamkorlikda yangi mutaxassislar tayyorlash, ilmiy-tadqiqot loyihalarini ragʻbatlantirish orqali sugʻurta sohasida kadrlar salohiyatini oshirish zarur. Har bir yechim kompleks yondashuvni talab qiladi, yaʼni iqtisodiy, texnologik, ijtimoiy va huquqiy jihatlarining uygʻunlashuvi orqali tizim ishonchli va barqaror faoliyat koʻrsata oladi.

Xulosa qilib aytganda, qishloq xoʻjaligi faoliyatining beqarorligi va tabiiy xavf omillariga nisbatan yuqori taʼsirchanligi Oʻzbekistonda agrar sugʻurtaning dolzarbligini yanada oshirmoqda. Qishloq xoʻjaligini sugʻurtalash tizimi nafaqat fermerlar uchun moliyaviy kafolat manbai, balki butun iqtisodiyot barqarorligini taʼminlovchi vosita sifatida qaralishi zarur. Ushbu sohani rivojlantirish orqali nafaqat hosilni yoʻqotishdan sugʻurtalashga erishiladi, balki banklar, investorlarda ishonch ortadi, hamda moliyalashtirishga boʻlgan yondashuv oʻzgaradi. Oʻzbekiston hukumati tomonidan oxirgi yillarda agrar sugʻurtaga oid meʼyoriy-huquqiy baza takomillashtirilmoqda, biroq tizimni toʻliq ishlashi uchun faqat qonun emas, balki real amaliy mexanizmlar ham muhim. Agrar sugʻurtaning muvaffaqiyati uni oddiy hujjat emas, real xizmat, foyda keltiruvchi vosita sifatida shakllantirishga bogʻliq. Yana bir muhim jihat — aholining moliyaviy savodxonligini oshirish va sugʻurtani barqarorlik instrumenti sifatida tan olishga yoʻnaltirilgan oʻquv-uslubiy ishlarni kengaytirishdir. Kelgusida zamonaviy axborot texnologiyalari, sunʼiy intellekt va raqamli tahlil vositalari orqali sugʻurta sohasining samaradorligi yanada oshadi. Bu borada xalqaro tajriba, xususan, Hindiston, Turkiya va Braziliya kabi agrar sugʻurta tizimini muvaffaqiyatli yoʻlga qoʻygan mamlakatlarning amaliyotini oʻrganish foydali boʻladi. Agrar sugʻurtani isloh qilish orqali nafaqat dehqon va fermerlarning farovonligi taʼminlanadi, balki milliy oziq-ovqat xavfsizligi, eksport salohiyati va ijtimoiy barqarorlik ham mustahkamlanadi. Shu sababdan, Oʻzbekistonda qishloq

xo‘jaligini sug‘urtalash bo‘yicha harakatlar jadallashtirilmog‘i, barcha ishtirokchilar o‘zaro hamkorlikda harakat qilishi zarur.

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SOLIQLAR VA ULARNING MOHIYATI

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Annotatsiya. Ushbu maqolada soliqlarning iqtisodiy mohiyati, ularning asosiy funksiyalari va jamiyatdagi oʻrni tahlil qilingan. Soliqlarning davlat byudjeti shakllanishidagi roli, ularning toʻgʻridan-toʻgʻri va bilvosita turlari, shuningdek, soliq siyosatining iqtisodiy faoliyatga taʼsiri yoritilgan. Shuningdek, Oʻzbekiston soliq tizimining shakllanish bosqichlari, amalga oshirilayotgan islohotlar va zamonaviy yondashuvlar koʻrib chiqilgan. Maqola soliqlarni faqat moliyaviy vosita sifatida emas, balki iqtisodiy va ijtimoiy boshqaruv mexanizmi sifatida talqinetadi.

Kalit soʻzlar :Soliqlar, soliq tizimi, soliq siyosati, toʻgʻridan-toʻgʻri soliqlar, bilvosita soliqlar, davlat byudjeti, iqtisodiy funktsiyalar, soliq islohotlari, Oʻzbekiston, raqamli soliq boshqaruvi.

Annotation:This article explores the economic essence of taxes, their main functions, and their role in society. It discusses the importance of taxes in the formation of the state budget, the types of direct and indirect taxes, and their impact on economic activities. Additionally, the article examines the stages of the development of Uzbekistan's tax system, ongoing reforms, and modern approaches to tax policy. The article presents taxes not only as a financial tool but also as an economic and social governance mechanism.

Keywords :Taxes, tax system, tax policy, direct taxes, indirect taxes, state budget, economic functions, tax reforms, Uzbekistan, digital tax administration.

Asosiy qisim: Soliqlar — bu davlat tomonidan jismoniy va yuridik shaxslardan belgilangan tartibda va miqdorda majburiy ravon undiriladigan toʻlovlardir. Ular

davlat byudjetining asosiy daromad manbai bo'lib, mamlakatning iqtisodiy, ijtimoiy va siyosiy barqarorligini ta'minlashda muhim o'rin egallaydi. Soliqlar jamiyat taraqqiyotining ajralmas qismi bo'lib, har bir iqtisodiy subyekt faoliyatining davlat bilan o'zaro munosabatlarini tartibga soladi. Soliqlarning mohiyati, avvalo, ularning ikki tomonlama tabiatida aks etadi: bir tomondan, ular davlatga zarur moliyaviy resurslarni taqdim etsa, ikkinchi tomondan, iqtisodiy faoliyatga bevosita ta'sir ko'rsatadi. Ya'ni soliqlar orqali davlat iste'mol, ishlab chiqarish, investitsiya va ish bilan bandlik darajasiga ta'sir o'tkazishi mumkin. Bundan tashqari, soliqlar ijtimoiy tenglikni ta'minlash, boylikni qayta taqsimlash, ekologik muvozanatni saqlash kabi strategik vazifalarni ham bajaradi. Soliqlarning turlari turli mezonlarga ko'ra tasniflanadi: To'g'ridan-to'g'ri va bilvosita soliqlar; Davlat va mahalliy soliqlar; Jismoniy va yuridik shaxslardan olinadigan soliqlar; Majburiy to'lovlar va yig'imlar. Eng ko'p uchraydigan soliq turlari — daromad solig'i, foyda solig'i, qo'shilgan qiymat solig'i (QQS), yer va mol-mulk solig'i, aktsiz solig'i va boshqalar. Soliq tizimi har bir davlatda o'zining tarixiy, iqtisodiy va huquqiy sharoitlariga qarab shakllanadi. O'zbekiston Respublikasida ham mustaqillikdan keyingi yillarda soliq tizimining tubdan isloh qilinishi natijasida soddalashgan, adolatli va raqobatbardosh tizim barpo etish bo'yicha keng qamrovli choralarni amalga oshirildi. Jumladan, soliq stavkalari pasaytirildi, ayrim soliq turlari birlashtirildi, elektron soliq tizimlari joriy qilindi, soliq to'lovchilar bilan davlat o'rtasidagi munosabatlar ochiqlik va ishonch tamoyillari asosida shakllantirildi. Umuman olganda, soliqlarning mohiyati — bu faqat moliyaviy majburiyat emas, balki davlat va jamiyat o'rtasidagi ijtimoiy-iqtisodiy kelishuvning bir shaklidir. Har bir soliq tizimi nafaqat daromad yig'adi, balki davlat siyosatining amaliy ifodasi bo'lib xizmat qiladi. Soliqlar nafaqat davlatning asosiy daromad manbai, balki iqtisodiy rivojlanishni rag'batlantiruvchi vosita sifatida ham ishlaydi. Soliq siyosati orqali davlat iqtisodiy o'sish, inflyatsiya, ishsizlik, ijtimoiy tenglik va ekologik barqarorlikni ta'minlashga qaratilgan bir qator strategiyalarni amalga oshiradi. Masalan, soliq stavkalarini pasaytirish, kichik va

o'rta biznesni qo'llab-quvvatlash, yoki ekologik toza texnologiyalarni joriy etish uchun soliq imtiyozlari berish — bularning barchasi davlatning soliq siyosati orqali amalga oshiriladigan maqsadlar hisoblanadi.

Soliqlarning ekonomik ta'siri ham keng ko'lamli. Ular bozorda talab va taklifni shakllantiradi, ishlab chiqarish va iste'molning qay tarzda rivojlanishini belgilaydi. Masalan, qo'shilgan qiymat solig'i (QQS) va aktsiz soliqlari iste'molchilarning xarid qilish odatlarini o'zgartirishi mumkin. QQSning yuqori darajada bo'lishi odatda narxlarning oshishiga olib keladi, bu esa iste'molchilarni kamroq xarid qilishga undaydi. Shu bilan birga, davlatning iqtisodiy barqarorligini ta'minlashda, ayniqsa, inflyatsiya darajasini boshqarishda soliq tizimi muhim vosita hisoblanadi.

Bundan tashqari, soliqlar ijtimoiy siyosatni amalga oshirishda muhim rol o'ynaydi. Soliqlarning qayta taqsimlovchi funksiyasi orqali davlat jamiyatdagi boylik va daromadni adolatli taqsimlashga yordam beradi. Masalan, yuqori daromadga ega shaxslar yoki kompaniyalar uchun yuqori soliq stavkalari qo'llanilishi, kam daromadli qatlamlar uchun esa soliq imtiyozlari yoki subsidiyalar taqdim etilishi mumkin. Bu usul ijtimoiy tenglikni ta'minlashga qaratilgan bo'lib, davlatning ijtimoiy siyosati bilan chambarchas bog'liqdir.

Shu bilan birga, raqamli soliq boshqaruvi va elektron tizimlarning joriy etilishi soliq to'lovchilari uchun soliq to'lash jarayonini soddalashtirgan va davlat tomonidan soliq yig'imlarini nazorat qilishni yanada samarali qilgan. O'zbekistonda 2020 yildan boshlab soliq to'lovchilarni onlayn tarzda ro'yxatdan o'tkazish, soliq deklaratsiyalarini elektron tarzda topshirish tizimi yo'lga qo'yildi. Bu jarayonlar davlat va fuqarolar o'rtasidagi ishonchni oshirishi, soliq to'lovlarini oshirishi va soliqlarni to'lashning osonlashishiga olib keldi.

O'zbekistonda so'nggi yillarda amalga oshirilgan soliq islohotlari — soliq stavkalarining kamaytirilishi, ba'zi soliq turlarining qisqartirilishi va soddalashtirilishi, soliq ma'muriyatchiligining raqamli tizimga o'tkazilishi — iqtisodiy o'sishni rag'batlantirish va kichik biznesni qo'llab-quvvatlashga xizmat

qilmoqda. Soliq islohotlarining samaradorligini oshirishda, shuningdek, soliqdan bo‘yin tovlamaslik va yashirin iqtisodiyotga qarshi kurashish, shaffof va adolatli soliq tizimini yaratish muhim omillardan biri bo‘lib qolmoqda.

Soliq tizimining samarali ishlashi uchun yana bir muhim jihat — bu soliq siyosatining xalqaro integratsiyasi. Global iqtisodiyot sharoitida soliq siyosatining xalqaro me‘yorlar va standartlarga moslashishi zarur. Bu, ayniqsa, chegara o‘tkazmalarini nazorat qilish, xalqaro korporatsiyalarning soliq to‘lovlaridan bo‘yin tovlamasligi, va mamlakatlar o‘rtasida soliq ma‘lumotlari almashishning kuchayishi bilan bog‘liq masalalarni o‘z ichiga oladi.

Bundan tashqari, ekologik soliqlar va yashil soliq siyosati ham hozirgi zamonda katta ahamiyat kasb etmoqda. Ekologik barqarorlikni ta‘minlash maqsadida ekologik zarar keltiradigan faoliyatlar uchun soliq stavkalarini oshirish, yoki «yashil energiya» ishlab chiqaruvchilari uchun imtiyozlar berish kabi chora-tadbirlar amalga oshirilmoqda. Bularning barchasi soliq tizimi orqali ekologik mas‘uliyatni oshirishga xizmat qiladi.

XULOSA

Soliqlar davlatning iqtisodiy faoliyatini moliyaviy ta‘minlash va jamiyatning barqaror rivojlanishini qo‘llab-quvvatlashda muhim rol o‘ynaydi. Ular nafaqat davlatning asosiy daromad manbai, balki iqtisodiy siyosatning muhim vositasi sifatida ham xizmat qiladi. Soliqlar orqali davlat iqtisodiyotni tartibga soladi, ijtimoiy tenglikni ta‘minlaydi va ekologik barqarorlikni qo‘llab-quvvatlaydi. To‘g‘ridan-to‘g‘ri va bilvosita soliqlar, shuningdek, soliq siyosatining turli strategiyalari orqali iqtisodiy o‘sish, ish bilan bandlik, va ijtimoiy adolatga erishish mumkin. O‘zbekistonda soliq islohotlari va raqamli soliq boshqaruvining joriy etilishi iqtisodiy o‘sishning yangi bosqichini boshlab berdi. Bu islohotlar soliq to‘lovchilarga soliq majburiyatlarini bajarishni osonlashtirish, iqtisodiy faoliyatni rag‘batlantirish va kichik biznesni qo‘llab-quvvatlashga xizmat qiladi. Shu bilan birga, xalqaro soliq

siyosatining integratsiyasi, yashil soliq siyosatining rivojlanishi va ekologik soliqlarning joriy etilishi, global iqtisodiyotda raqobatbardoshlikni ta'minlash va ekologik barqarorlikni saqlashda ahamiyat kasb etadi. Shu bois, soliqlarning mohiyati nafaqat moliyaviy majburiyatni anglatadi, balki davlat va jamiyat o'rtasidagi iqtisodiy va ijtimoiy aloqalarni mustahkamlashga yordam beradigan zarur vositadir. Soliq tizimining samarali ishlashi davlat siyosatining muvaffaqiyatli amalga oshirilishiga, jamiyatda ijtimoiy barqarorlikni saqlashga va iqtisodiy rivojlanishga xizmat qiladi.

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SOLIQLAR TIZIMINING IQTISODIY VA IJTIMOIIY HAYOTDAGI O'RNI

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Annotatsiya: Mazkur maqolada soliqlar tizimining iqtisodiy va ijtimoiy hayotdagi o'rni, ularning turlari, funksiyalari hamda davlat byudjetining shakllanishidagi roli yoritilgan. Shuningdek, O'zbekiston soliq tizimida amalga oshirilayotgan islohotlar, zamonaviy soliq siyosatining asosiy yo'nalishlari va tadbirkorlik faoliyatiga ta'siri tahlil qilingan. Maqola ilmiy-nazariy hamda amaliy yondashuv asosida tayyorlangan bo'lib, iqtisodchilar, talaba-yoshlar va moliya sohasi mutaxassislari uchun foydali bo'lishi mumkin.

Annotation: This article explores the role of the taxation system in economic and social life, covering the types of taxes, their functions, and their importance in the formation of the state budget. It also analyzes the ongoing tax reforms in Uzbekistan, the main directions of modern tax policy, and its impact on entrepreneurial activity. The article is based on both theoretical and practical approaches, making it useful for economists, students, and professionals in the field of finance.

Kalit so'zlar .Soliq tizimi, davlat byudjeti, soliq turlari, soliq siyosati, iqtisodiy islohotlar, tadbirkorlik, fiskal siyosat, O'zbekiston, soliq yengilliklari.

Keywords .Tax system, state budget, types of taxes, tax policy, economic reforms, entrepreneurship, fiscal policy, Uzbekistan, tax incentives.

Asosiy qism: Soliq tizimi har bir mamlakatning iqtisodiy va ijtimoiy barqarorligini ta'minlaydigan eng muhim vositalardan biridir. Soliqlar davlat byudjetining asosiy manbai bo'lib, ular orqali davlat o'z funksiyalarini — mudofaa, ta'lim, sog'liqni saqlash, ijtimoiy himoya va boshqa xizmatlarni moliyalashtiradi. Har

bir fuqarolik jamiyatida soliq to'lash — nafaqat majburiyat, balki iqtisodiy jarayonlarda faol ishtirok etishning shakli sifatida qaraladi. O'zbekiston Respublikasi mustaqillikka erishgach, o'zining milliy soliq tizimini yaratishga kirishdi va bu sohada qator islohotlar amalga oshirildi. Jumladan, soliqlar sonining qisqartirilishi, stavkalarning soddalashtirilishi va raqamlashtirish jarayonining boshlanganini alohida ta'kidlash lozim.

Bugungi kunda O'zbekistonda amal qilayotgan soliq tizimi yuridik va jismoniy shaxslardan olinadigan soliqlar, to'g'ridan-to'g'ri va bilvosita soliqlar shaklida ajraladi. Eng asosiy soliqlar qatoriga qo'shilgan qiymat solig'i (QQS), foyda solig'i, daromad solig'i, yer solig'i, mulk solig'i, aktsiz solig'i kiradi. Soliqlarning asosiy funksiyalari esa fiskal (daromad keltiruvchi), iqtisodiy tartibga soluvchi, ijtimoiy tenglikni ta'minlovchi va nazorat funksiyalaridan iboratdir. Bu funksiyalar orqali davlat iqtisodiy faoliyatni yo'naltiradi, bozor muvozanatini saqlaydi va aholi farovonligini ta'minlashga xizmat qiladi. So'nggi yillarda mamlakatimizda soliq sohasida tub islohotlar amalga oshirilmoqda. 2017–2021 yillar davomida soliq yukining kamaytirilishi, yagona soliq stavkasining joriy etilishi, soliq ma'murchiligining soddalashtirilishi, elektron tizimlarning joriy etilishi (masalan, onlayn kassa apparatlari, "Soliq.uz" portali) soliq tizimining ochiqligi va samaradorligini oshirdi. Shu bilan birga, kichik va o'rta biznes uchun soliq yengilliklari, investorlar uchun preferensiyalar orqali iqtisodiy faollikni oshirishga alohida e'tibor qaratilmoqda. Tadbirkorlik subyektlari uchun qulay va adolatli soliq muhiti yaratish esa mamlakatda barqaror iqtisodiy o'sishning muhim omillaridan biridir. Umuman olganda, soliqlar davlat boshqaruvi va iqtisodiyotni rivojlantirishda hal qiluvchi o'rin tutadi. Yaxshi tashkil etilgan, soddalashtirilgan va shaffof soliq tizimi nafaqat davlatga, balki tadbirkorlar va aholiga ham foyda keltiradi. O'zbekistonda olib borilayotgan soliq siyosati aynan shu yo'nalishga qaratilgan bo'lib, uning samarasi sifatida investitsion muhit yaxshilanmoqda, byudjet barqarorligi ta'minlanmoqda va raqamli transformatsiya jarayoni jadallashmoqda.

Soliq siyosati nafaqat davlat byudjetini to'ldirish vositasi, balki iqtisodiy jarayonlarga ta'sir ko'rsatishning muhim mexanizmidir. Mamlakatning makroiqtisodiy barqarorligi, tadbirkorlik muhiti, investitsiya faolligi va ijtimoiy tenglik darajasi ko'p jihatdan soliq tizimining qanday shakllangani va amalda qanday ishlashiga bog'liq. Shu bois, ko'plab rivojlangan davlatlarda soliq siyosati doimiy ravishda takomillashtirilib, zamonaviy texnologiyalar bilan uyg'unlashtirilmoqda.

Masalan, dunyoning yetakchi davlatlarida (AQSh, Germaniya, Yaponiya) soliq yig'implari mamlakat yalpi ichki mahsulotining (YaIM) 30–40 foizini tashkil etadi. O'zbekistonda esa bu ko'rsatkich 20–25 foiz atrofida bo'lib, bu hali iqtisodiy imkoniyatlar to'liq safarbar etilmaganini ko'rsatadi. Shu sababli mamlakatimizda soliq bazasini kengaytirish, yashirin iqtisodiyotni legallashtirish va soliqdan bo'yin tovlamaslikning oldini olish bo'yicha keng qamrovli chora-tadbirlar amalga oshirilmoqda. So'nggi yillarda joriy qilingan raqamli soliq ma'murchiligi — bu boradagi eng muhim yutuqlardan biridir. Masalan, soliq deklaratsiyalarini onlayn topshirish, real vaqt rejimida aylanmalarni kuzatish, QR-kod orqali fiskal cheklarni olish va iste'molchilar uchun rag'batlantiruvchi aksiyalar (masalan, soliq cheklarini ro'yxatdan o'tkazish orqali sovrinli o'yinlarda qatnashish) tizimga shaffoflik olib kirmoqda.

Bundan tashqari, soliq yengilliklari va preferensiyalar ham muhim mavzudir. Masalan, eksport qiluvchi korxonalar, IT sohasi vakillari, "Yashil energiya" loyihalari bilan shug'ullanuvchi subyektlar, shuningdek, ayollar tadbirkorligi uchun qator imtiyozlar mavjud. Bu orqali soliq siyosati iqtisodiyotda ustuvor yo'nalishlarni rivojlantirish vositasiga aylanmoqda.

Alohida ta'kidlash joizki, O'zbekistonning yangi tahrirdagi Soliq kodeksi (2020 yildan kuchga kirgan) xalqaro standartlarga yaqinlashtirilib, aniq va tushunarli soliq qoidalarini belgilab berdi. Bu kodeksda soliq to'lovchilarning huquqlari mustahkamlangan, soliq organlarining javobgarligi oshirilgan, bahsli masalalarni hal qilish mexanizmlari takomillashtirilgan.

XULOSA

Soliq tizimi davlatning iqtisodiy siyosatini amalga oshirishdagi eng muhim vositalardan biri bo'lib, uning samarali faoliyati davlat byudjetining barqarorligini, ijtimoiy-iqtisodiy rivojlanishni hamda tadbirkorlik muhitining raqobatbardoshligini ta'minlaydi. O'zbekistonda so'nggi yillarda olib borilayotgan soliq islohotlari — soliq turlarining qisqartirilishi, stavkalarining soddalashtirilishi, raqamli texnologiyalarning joriy etilishi, shaffoflikning oshishi — zamonaviy va adolatli soliq tizimini shakllantirishga xizmat qilmoqda. Bu esa nafaqat iqtisodiy o'sishga zamin yaratadi, balki fuqarolarning davlatga bo'lgan ishonchini mustahkamlaydi. Kelajakda soliq siyosatini yanada takomillashtirish uchun soliq bazasini kengaytirish, yashirin iqtisodiyot ulushini qisqartirish, soliqdan bo'yin tovlanish holatlarini minimallashtirish, soliq ma'lumotlarini avtomatlashtirish va xalqaro standartlarga moslashishni davom ettirish zarur. Ayniqsa, kichik biznesni qo'llab-quvvatlash, ekologik barqarorlikni ta'minlovchi sohalarga imtiyozlar berish orqali soliq tizimi faqat daromad yig'ish emas, balki rivojlanishni rag'batlantiruvchi vosita sifatida faol ishlashi mumkin.

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INVESTITSIYA VA INNOVATSIYANING - DAVLAT IQTISODINI RIVOJLANTIRISHDAGI AHAMIYATI.

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Annotatsiya: Ushbu maqolada investitsiyalarning yangi loyihalarni moliyalashtirish, infratuzilmani rivojlantirish va bandlikni oshirishdagi roli; shuningdek, innovatsiyalarning iqtisodiy raqobatbardoshlik, ekologik barqarorlik va texnologik taraqqiyotga ta’siri tahlil etiladi. Shuningdek, maqolada investitsiya va innovatsiya o‘rtasidagi o‘zaro bog‘liqlik, xorijiy sarmoyalarni jalb etish, mavjud muammolar va ularni yengish yo‘llari hamda kelajakda ushbu sohalarning rivojlanish istiqbollari yoritilgan.

Kalit so‘zlar: Investitsiya, innovatsiya, iqtisodiy rivojlanish, infratuzilma, raqamli texnologiyalar, ekologik barqarorlik, bandlik, xalqaro hamkorlik.

Abstract: This article analyzes the role of investment in financing new projects, infrastructure development and employment generation; as well as the impact of innovation on economic competitiveness, environmental sustainability and technological progress. The article also discusses the relationship between investment and innovation, attracting foreign investment, existing problems and ways to overcome them, and future development prospects for these areas.

Keywords: Investment, innovation, economic development, infrastructure, digital technologies, environmental sustainability, employment, international cooperation.

Kirish Investitsiya va innovatsiyalar iqtisodiyotning raqobatbardoshligini oshirish hamda barqaror rivojlanishni ta'minlashda muhim vositalar hisoblanadi. Investitsiya yangi loyihalarni moliyalashtirish, infratuzilmani rivojlantirish va bandlikni oshirish uchun asosiy manba bo'lsa, innovatsiya iqtisodiyotni texnologik taraqqiyot bilan boyitishga yordam beradi. Ushbu maqolada investitsiya va innovatsiyaning mohiyati, ularning o'zaro bog'liqligi hamda iqtisodiy va ijtimoiy sohalarga ta'siri ko'rib chiqiladi.

Investitsiyaning ahamiyati va roli

Investitsiya turli sohalar uchun moliyaviy resurslarni taqdim etuvchi vositadir. Milliy va xalqaro darajada investitsiyalar infratuzilmani yangilash, energetika, transport va aloqa kabi sektorlarda texnologiyalarni rivojlantirish orqali iqtisodiy o'sishni ta'minlaydi. Masalan:

Iqtisodiy o'sish: Infratuzilmaga kiritilgan investitsiyalar transport xarajatlarini kamaytiradi, ishlab chiqarish jarayonlarini tezlashtiradi va eksport imkoniyatlarini kengaytiradi.

Ijtimoiy ta'sir: Investitsiyalar yangi ish o'rinlarini yaratib, bandlik darajasini oshiradi hamda aholining turmush darajasini yaxshilaydi.

Investitsiya oqimi sifatli infratuzilmalarni rivojlantirish uchun zarur, bu esa investorlar va tadbirkorlar uchun qulay shart-sharoitlar yaratadi.

Innovatsiya va uning ahamiyati

Innovatsiya texnologik va ijtimoiy sohalarda yangi g'oyalar, mahsulotlar va xizmatlarni yaratishni anglatadi. Raqamli texnologiyalar, sun'iy intellekt va avtomatlashtirish kabi sohalarda innovatsiyalar iqtisodiyotda jiddiy o'zgarishlarga olib kelmoqda.

Raqobatbardoshlik: Kompaniyalar raqobatbardosh ustunlikni saqlab qolish uchun texnologiyalarga doimiy sarmoya kiritadi.

Ekologiya va barqarorlik: Innovatsiyalar ekologik barqaror texnologiyalarni qo'llab-quvvatlab, tabiiy resurslarni tejashga yordam beradi.

Rivojlanayotgan davlatlar uchun innovatsiya jahon iqtisodiy tizimiga qo'shilishda muhim ahamiyatga ega, chunki ular iqtisodiy tengsizlikni kamaytirishda samarali vositadir.

Investitsiya va innovatsiya o'rtasidagi o'zaro bog'liqlik

Investitsiya va innovatsiya bir-birini to'ldiruvchi jarayonlardir. Quyidagi jihatlarni ko'rib chiqish mumkin:

Moliyaviy ta'minot: Innovatsion loyihalarni amalga oshirish ko'pincha investitsiyalar talab qiladi. Bu davlat va xususiy sektor tomonidan moliyalashtiriladi.

Texnologik taraqqiyot: Investitsiyalar orqali yangilangan texnologiyalar ishlab chiqarish joriy qilinadi.

Infratuzilma rivoji: Innovatsiya loyihalarining muvaffaqiyati rivojlangan transport, energetika va aloqa tizimlariga bog'liqdir.

Masalan, "raqamli iqtisodiyot" konsepsiyasini amalga oshirishda avvalo yuqori tezlikdagi internet va raqamli xizmatlarni joriy etish uchun moliyaviy resurslar talab etiladi.

Xalqaro investitsiyalar va innovatsiyalarni jalb etish

Xorijiy investitsiyalar texnologiyalarni import qilish va mahalliy iqtisodiyotni rivojlantirish uchun kuchli mexanizm bo'lib xizmat qiladi. Quyidagi omillar xorijiy investorlarni jalb qilishda muhim ahamiyatga ega:

Barqaror siyosiy muhit: Xorijiy investorlarga ishonch berish uchun siyosiy va iqtisodiy barqarorlik muhimdir.

Infrastruktura sifati: Yaxshi rivojlangan yo‘l-transport tarmog‘i, energiya va aloqa tarmoqlari investorlar uchun asosiy omillardan biridir.

Shuningdek, davlatning soliq yengilliklari, litsenziyalash jarayonlarining soddalashtirilishi va maxsus iqtisodiy zonalar tashkil etishi xorijiy sarmoyadorlarni rag‘batlantiradi.

Muammolar va ularni yengish yo‘llari

Investitsiya va innovatsiya jarayonlarida quyidagi qiyinchiliklar yuzaga keladi:

Moliyaviy resurslarning cheklanganligi: Innovatsion loyihalarni amalga oshirish katta mablag‘ talab qiladi.

Malakali kadrlar yetishmovchiligi: Innovatsiyalarni rivojlantirish uchun yuqori malakali mutaxassislar zarur.

Byurokratik to‘siqlar: Davlat sektoridagi qog‘ozbozlik va tartiblar jarayonni sekinlashtirishi mumkin.

Ushbu muammolarni yengishda xususiy va davlat sektorining hamkorligini kengaytirish, xalqaro tajribalarni o‘rganish va raqamli texnologiyalarni joriy etish muhim ahamiyatga ega.

Kelajakda investitsiya va innovatsiya

Kelajakda iqtisodiy rivojlanishda barqaror rivojlanish va ekologik xavfsizlik masalalari ustuvor bo‘ladi. Quyidagi yo‘nalishlar dolzarb hisoblanadi:

Barqaror energiya: Quyosh va shamol energetikasi kabi qayta tiklanadigan energiya manbalariga sarmoya kiritish.

Smart texnologiyalar: Shahar boshqaruvi, transport va ishlab chiqarishda aqlli tizimlarni joriy qilish.

Xalqaro hamkorlik: Davlatlar o‘rtasida tajriba almashish va global innovatsion tarmoqlarni yaratish.

Kelajakda texnologik taraqqiyot va yangi iqtisodiy sohalarni rivojlantirish

orqali innovatsiyalar yanada katta ahamiyatga ega bo'ladi.

Investitsiya va innovatsiyaning iqtisodiyotdagi ahamiyati

Iqtisodiy o'sishni tezlashtirishda, mahsulot va xizmatlar sifatini oshirishda asosiy vosita hisoblanadi. Bu ikki jarayon o'zaro bog'liq bo'lib, investitsiyasiz innovatsiyalarni amalga oshirish qiyin va innovatsiyalarsiz investitsiyalarning samaradorligi past bo'lishi mumkin.

investitsiyalar – bu iqtisodiy rivojlanishning harakatlantiruvchi kuchlaridan biri. U yangi ish o'rinlari yaratish, infratuzilmani rivojlantirish va barqarorlikni ta'minlash uchun xizmat qiladi. Shu bilan birga, innovatsiyalar yangi texnologiyalarning joriy etilishiga olib keladi va iqtisodiy raqobatbardoshlikni oshiradi. Masalan, raqamli texnologiyalarning rivojlanishi ko'plab tarmoqlarda inqilobiy o'zgarishlarni keltirib chiqardi.

Innovatsion jarayonlar orqali korxonalar samaradorlikni oshirib, resurslarni tejashga erishadi. Shunday qilib, investitsiyalar va innovatsiyalar birgalikda ishlab chiqarish hajmini kengaytiradi, energiya sarfini qisqartiradi va iqtisodiyotning barqaror rivojlanishini ta'minlaydi.

O'zbekistonda so'nggi yillardagi islohotlar

O'zbekistonda investitsiya va innovatsiyalarni qo'llab-quvvatlash bo'yicha keng ko'lamli islohotlar amalga oshirilmoqda.

Investitsion muhitni yaxshilash: So'nggi yillarda xorijiy investorlar uchun soddalashtirilgan tizimlar, erkin iqtisodiy zonalar va davlat-sheriklik dasturlari tatbiq etildi.

Innovatsiyalarni rag'batlantirish: Innovatsion faoliyatni rivojlantirish uchun maxsus jamg'armalar, grant dasturlari va ilmiy-tadqiqot markazlari tashkil etildi.

Bunda O'zbekiston Respublikasi Prezidenti tashabbusi bilan yaratilgan "Innovatsion rivojlanish vazirligi"ning o'рни muhim hisoblanadi. Bu tashabbuslar O'zbekistonning texnologik va iqtisodiy rivojlanishini tezlashtirishni maqsad qilgan.

Xalqaro tajribadan misollar

Investitsiya va innovatsiyani muvaffaqiyatli uyg'unlashtirgan davlatlar qatoriga Janubiy Koreya va Germaniya kiradi.

Janubiy Koreya: Ushbu mamlakatda yuqori texnologiyalarga asoslangan sanoat va kuchli ilmiy-tadqiqot bazasi iqtisodiy rivojlanishda asosiy rol o'ynagan. Hukumati ko'plab soliq imtiyozlari va davlat dasturlari orqali innovatsiyalarni qo'llab-quvvatlagan.

Germaniya: Innovatsion klasterlar va davlat-xususiy sektor hamkorligi yuksak texnologiyalarni joriy qilishga va iqtisodiyotni raqobatbardosh qilishga yordam berdi.

Bu davlatlarning tajribasi ko'rsatib turibdiki, rivojlangan infratuzilma va innovatsiyalarni qo'llab-quvvatlash davlatning iqtisodiy muvaffaqiyatining kafolati hisoblanadi.

Innovatsiyalarni jalb qilish va investitsiyalarni samarali boshqarish strategiyalari

Davlat siyosati: Investitsiyalar va innovatsiyalar uchun qulay huquqiy va iqtisodiy muhitni ta'minlash muhim ahamiyatga ega. Masalan, soliq imtiyozlari va grant dasturlari orqali investorlarni jalb qilish.

Ta'lim va kadrlar tayyorlash: Innovatsiyalarni joriy qilish uchun yuqori malakali kadrlar zarur. Ta'lim tizimini innovatsion rivojlanish strategiyasiga moslashtirish muhimdir.

Xalqaro hamkorlik: Xorijiy investitsiyalarni jalb qilish va innovatsion texnologiyalarni import qilishda xalqaro integratsiyaning roli beqiyosdir.

Raqamli texnologiyalardan foydalanish: Raqamli iqtisodiyotga o'tish orqali samaradorlikni oshirish va yangi texnologiyalarni joriy qilish investitsiyalarni samarali boshqarishga yordam beradi

Xulosa.

Investitsiya va innovatsiyalar iqtisodiy rivojlanish va ijtimoiy barqarorlikni ta'minlashning asosiy omillaridan biri hisoblanadi. Ularning uyg'un kombinatsiyasi milliy iqtisodiyotning raqobatbardoshligini oshirib, ijtimoiy muammolarni hal

etishga yordam beradi. Davlat va xususiy sektorning birgalikdagi sa'y-harakatlari orqali zamonaviy infratuzilma yaratilib, texnologik rivojlanishga erishilishi mumkin. Shu tariqa, barqaror kelajakni ta'minlashda investitsiya va innovatsiya hal qiluvchi ahamiyatga ega bo'ladi.

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АНАЛИЗ НАЛОГОВЫХ ЛЬГОТ И ВОЗМОЖНОСТЕЙ ИХ ЭФФЕКТИВНОГО ИСПОЛЬЗОВАНИЯ

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Аннотация

В статье рассматриваются налоговые льготы, действующие в Республике Узбекистан, и анализируется их влияние на экономическое развитие страны. Проведён системный анализ правовой базы, статистических данных и практики применения налоговых преференций в различных отраслях. Выявлены основные проблемы, снижающие эффективность льгот: отсутствие чётких критериев оценки, риски фискальных потерь, слабый контроль за целевым использованием. Предложены рекомендации по оптимизации налоговых преференций с целью повышения их результативности и прозрачности. Полученные результаты могут быть использованы при совершенствовании налоговой политики Узбекистана.

Ключевые слова

налоговые льготы, фискальная политика, эффективность, налоговая система, Узбекистан, налоговые преференции, бюджетные потери, экономическое стимулирование, налоговая реформа, мониторинг.

Abstract

The article examines tax incentives in force in the Republic of Uzbekistan and analyzes their impact on the economic development of the country. A systematic analysis of the legal framework, statistical data and practice of applying tax preferences in various industries is conducted. The main problems that reduce the effectiveness of benefits are identified: the lack of clear evaluation criteria, risks of fiscal losses, weak control over the intended use. Recommendations are proposed for optimizing tax preferences in order to increase their effectiveness and transparency.

The results can be used to improve the tax policy of Uzbekistan.

Keywords

tax incentives, fiscal policy, efficiency, tax system, Uzbekistan, tax preferences, budget losses, economic incentives, tax reform, monitoring.

Введение

В условиях активного реформирования налоговой системы Узбекистана важную роль играют налоговые льготы, направленные на стимулирование экономической активности, привлечение инвестиций и поддержку приоритетных отраслей. Однако эффективность их применения вызывает много вопросов. С одной стороны, налоговые преференции способствуют снижению налоговой нагрузки, с другой — могут создавать риски фискальной нестабильности и искажения конкурентной среды. Настоящее исследование направлено на анализ существующих налоговых льгот в Узбекистане и оценку их эффективности с точки зрения стимулирования экономического роста.

Методы

Для достижения поставленной цели в работе применены следующие методы исследования:

- Анализ нормативно-правовой базы — изучены положения Налогового кодекса Республики Узбекистан и связанные подзаконные акты.
- Сравнительный анализ — проведено сопоставление налоговых льгот в различных секторах экономики.
- Статистический анализ — использованы данные Госкомстата, Министерства экономики и финансов Узбекистана.
- Экспертное интервью — обобщены мнения специалистов в области налогообложения, полученные в ходе анкетирования.

Результаты

1. Существующие виды налоговых льгот

На сегодняшний день в Узбекистане действуют следующие формы налоговых преференций:

- полное или частичное освобождение от налогообложения;
- снижение налоговых ставок;
- налоговый кредит и отсрочка платежей;
- льготы для предприятий с иностранными инвестициями и в свободных экономических зонах.

2. Сферы, получающие наибольшие льготы

По статистике, наибольший объем льгот предоставляется:

- промышленным предприятиям (в особенности в машиностроении и текстильной отрасли);
- субъектам малого и среднего бизнеса;
- IT-компаниям (в рамках «ИТ-парков»);
- аграрному сектору.

3. Оценка фискального эффекта Анализ показал, что доля налоговых льгот в структуре ВВП составляет около 2,5–3% (по данным за 2022–2024 гг.). При этом эффективность использования преференций неоднородна: в ряде случаев они не приводят к ожидаемому росту занятости или объема инвестиций.

В Узбекистане предоставляются различные налоговые льготы, включая:

- **Освобождение от налогов:** предприятия, привлекающие прямые иностранные инвестиции, могут быть освобождены от уплаты налога на имущество, земельного налога и налога за пользование водными ресурсами при соблюдении определённых условий, таких как доля иностранного участия и вид деятельности .

- **Льготы для участников специальных экономических зон (СЭЗ):** предоставляются освобождения от уплаты налога на имущество, земельного

налога и налога за пользование водными ресурсами в зависимости от объёма инвестиций и срока действия льгот, определяемого решением Президента Республики Узбекистан .

- **Льготы для предприятий с высоким рейтингом устойчивости:** предприятия с высоким рейтингом устойчивости могут рассчитывать на ускоренный возврат переплаченных налогов и освобождение от налоговых проверок, за исключением уголовных дел .

Согласно данным официального сайта Президента Узбекистана, 31% всех налоговых льгот приходится на город Ташкент, в то время как на такие регионы, как Каракалпакстан, Джизакская, Хорезмская и Сурхандарьинская области, приходится менее 2% льгот. Это свидетельствует о неравномерном распределении налоговых преференций по регионам страны .

Исследования показывают, что эффективность налоговых льгот варьируется в зависимости от отрасли:

- **Сельское хозяйство:** на каждый 1 сум предоставленных льгот создаётся 33 сума добавленной стоимости.
- **Здравоохранение:** 30 сумов добавленной стоимости на 1 сум льгот.
- **Образование:** 22 сума добавленной стоимости на 1 сум льгот.
- **Информационные технологии:** 16 сумов добавленной стоимости на 1 сум льгот .

Международный валютный фонд (МВФ) рекомендует пересмотреть существующие налоговые льготы, особенно в контексте низкой собираемости НДС и налога на прибыль, что может негативно сказаться на доходах государственного бюджета .

Рекомендации по оптимизации использования налоговых льгот

1. **Создание единого реестра налоговых льгот:** это позволит обеспечить прозрачность и контроль за предоставлением преференций.

2. **Введение системы оценки эффективности льгот:** разработка методологии для регулярной оценки воздействия налоговых льгот на экономику.

3. **Ограничение срока действия льгот:** предоставление льгот на ограниченный период с возможностью продления после оценки их эффективности.

4. **Повышение информированности бизнеса:** проведение информационных кампаний для предприятий о доступных налоговых льготах и условиях их получения.

Обсуждение

Результаты исследования показывают, что налоговые льготы играют важную роль в экономической политике страны, но их эффективность требует оптимизации. Ключевые проблемы включают:

Нечеткие критерии предоставления льгот — отсутствие прозрачных механизмов оценки эффективности.

Риски бюджетных потерь — в ряде случаев льготы предоставляются предприятиям, которые и без того имеют высокую рентабельность.

Слабая система мониторинга и контроля — недопустимо, что многие предприятия продолжают пользоваться преференциями даже после утраты соответствующих оснований.

Рекомендуемые меры:

1. Введение системы оценки возврата на налоговые льготы

2. Создание реестра всех налоговых льгот и регулярная публикация отчётов об их эффективности.

3. Ограничение срока действия льгот и обязательное продление на основе независимого аудита.

4. Повышение прозрачности процесса принятия решений о предоставлении льгот.

Заключение

Анализ налоговых льгот в Узбекистане показал наличие значительного потенциала для их более эффективного использования. Необходима системная модернизация механизма предоставления льгот, основанная на принципах прозрачности, результативности и экономической целесообразности. Это позволит не только повысить эффективность налоговой политики, но и укрепить доверие бизнеса и общества к действиям государства.

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KREATIV IQTISODIYOT VA UNING TARMQLARI: NAZARIY VA AMALIY ASOSLARI

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Annotatsiya. Ushbu maqolada kreativ iqtisodiyot va uning tarmoqlarining nazariy va amaliy asoslari tadqiq qilingan. Muallif tomonidan kreativ iqtisodiyotning ilmiy-nazariy yondashuvlari umumlashtirilgan, uning xalqaro tajribadagi shakllanish bosqichlari, tarkibiy tarmoqlari va O‘zbekistonda rivojlanish istiqbollari ko‘rib chiqilgan. Maqolada shuningdek, kreativ iqtisodiyot tarmoqlari bo‘yicha jahon reytinglari tahlil qilinib, bu tarmoqlarning iqtisodiy o‘shidagi o‘rni asoslab berilgan.

Kalit so‘zlar: kreativ iqtisodiyot, innovatsiya, raqamli iqtisodiyot, mehnat resurslari, intellektual mulk, madaniyat industriyalari, iqtisodiy o‘sh.

Abstract: This article explores the theoretical and practical foundations of the creative economy and its sectors. The author summarizes the scientific and theoretical approaches to the creative economy, examines its formation stages in international practice, its structural sectors, and the prospects for development in Uzbekistan. The article also analyzes global rankings related to creative economy sectors and substantiates the role of these sectors in economic growth.

Keywords: creative economy, innovation, digital economy, labor resources, intellectual property, cultural industries, economic growth.

KIRISH. So‘nggi yillarda jahonda iqtisodiy rivojlanishning yangi yo‘nalishi sifatida “kreativ iqtisodiyot” (creative economy) atamasi keng qo‘llanilmoqda. Ushbu

tushuncha dastlab Birlashgan Qirollikda paydo bo'lib, bugungi kunda butun dunyoda madaniyat, san'at, innovatsiyalar va axborot-kommunikatsiya texnologiyalarini o'zida mujassam etgan iqtisodiy model sifatida e'tirof etilmoqda

Kreativ iqtisodiyot iqtisodiy faoliyatning innovatsion shakllarini, xususan, madaniy meros, san'at, media, dizayn, moda, arxitektura, dasturiy ta'minot, reklama va boshqa tarmoqlarni o'z ichiga oladi

Global iqtisodiyot ham jiddiy transformasiyalarni boshdan kechirmoqda. Ayniqsa, kreativ iqtisodiyot dunyoda tez sur'atlar bilan o'sib borayotgan yangi yo'nalishlardan biri sifatida e'tirof etilmoqda. Jurnalistning savollariga javob berar ekan, Erkin Gadoyev bu borada quyidagi muhim jihatlarga e'tibor qaratdi: "BMTning rezolyusiyasi kreativ iqtisodiyotni rivojlantirishning asosiy yo'nalishlarini belgilab beradi. Bular orasida kreativ iqtisodiyotni mustaqil sektor sifatida rag'batlantirish, uning alohida statistik hisobotini yuritish va iqtisodiyotdagi hissasini oshirish kabi vazifalar mavjud.

BMTning tahlillariga ko'ra, madaniy va kreativ industriyalarning jahon yalpi ichki mahsulotidagi ulushi 3,1 foizni tashkil etadi. Shuningdek, jahon bo'yicha ish bilan ta'minlangan aholining 6,2 foizi ushbu sohada faoliyat yuritadi va ularning aksariyatini yoshlar tashkil etadi". Bundan ko'rinadiki, ushbu masala jahon iqtisodiy tizimida o'z o'rnini topib, tobora muhim ahamiyat kasb etmoqda.

Dunyodagi turli notinchliklar, ba'zi mintaqalardagi qurolli to'qnashuvlar, ular keltirib chiqargan iqtisodiy muammolar, global ekologik o'zgarishlar va fanning jadal rivojlanishi natijasida hayotimizga kirib kelayotgan innovatsiyalar butun insoniyat hayotini jiddiy o'zgartirmoqda. Buning oqibatida ba'zi kasblarga bo'lgan talab kamayib, ayrim sohalarda yangi mutaxassislar ehtiyoj ortib bormoqda. Natijada yangi tipdagi iqtisodiyotga, aniqrog'i, kreativ iqtisodiyotga qiziqish kuchaymoqda.

Kreativ iqtisodiyotning muhim yo'nalishi bo'lgan "Kreativ industriya" sohasiga alohida e'tibor qaratish zarurligi obyektiv zaruriyatga aylandi. Chunki mamlakatimizda 2024 yil 3 oktyabrda qabul qilingan "Kreativ iqtisodiyot

to'g'risida"gi qonunda bu masala alohida ta'kidlangan. Bu holat mavzuning nihoyatda dolzarbligi va uning yechimini topishga qaratilganini ko'rsatadi.

Tadqiqot metodologiyasi. Mazkur maqolada ijodiy iqtisodiyot va uning sanoat tarmoqlarining nazariy jihatlarini o'rganishda makon va vaqt, induksiya va deduksiya, shakl va mazmun kabi tamoyillar, shuningdek, mantiqiy yondashuvdan foydalanildi.

Tahlil va natijalar. Kreativ iqtisodiyot jahon miqyosida keng qo'llanilib, muayyan tajribalar to'plangan. Xususan, G'arbiy Yevropa va Amerika Qo'shma Shtatlarida "kreativ shaharlar" konsepsiyasi bir necha o'n yillar davomida rivojlanib kelmoqda. Ushbu konsepsiya ijodiy sanoatni qo'llab-quvvatlashga qaratilgan, chunki ijodkorlarning faoliyati shaharlarning rivojiga xizmat qiladi. AQSh, Yevropa va dunyoning boshqa mamlakatlarida bu borada tajribalar mavjud.

Masalan, Indoneziyada "Kreativ iqtisodiyot to'g'risida"gi qonun qabul qilingan va Turizm va kreativ iqtisodiyot vazirligi tashkil etilgan. Umumiy qiymati 1 milliard AQSh dollariga teng bo'lgan 15 ta startup loyihasi amalga oshirilgan, natijada kreativ iqtisodiyotning YaIMdagi ulushi 7 foizga yetgan. Bu kabi holatlar Yevropaning boshqa davlatlarida ham kuzatilmoqda. Misol uchun, Angliyada 2035 yilgacha mo'ljallangan innovasiyalar strategiyasi qabul qilingan bo'lib, ayni paytda ijodiy sanoatda 2,1 million kishi faoliyat yuritmoqda va kreativ iqtisodiyotning YaIMdagi ulushi 5,8 foizni tashkil etadi. Ushbu masala MDH davlatlarida ham o'z o'rniga ega bo'lib bormoqda. Xususan, Rossiyada Kreativ iqtisodiyotni rivojlantirish markazi va 20 ta kreativ iqtisodiyot yo'nalishi bo'yicha kadrlar tayyorlaydigan Universal universitet tashkil etilgan. Strategik tashabbuslar agentligi "Kreativ industriyani rivojlantirish to'g'risida"gi qonun loyihasini ishlab chiqqan. Mamlakatimizda ham bu soha rivojlanib bormoqda. Bugungi kunda respublikamizda kreativ industriya sohasiga oid 9,6 ming korxona mavjud. Ularda 84 ming nafar xodim ishlamoqda (205 ta IT-markaz, 100 ta dizayn markazi, 60 ta animasion suratlar markazi, 30 ta o'yinlar ishlab chiqish markazi va 20 dan ortiq san'at galereyasi). Shuningdek, 28 ming nafar

hunarmand ushbu yoʻnalishda faoliyat yuritmoqda.

Kreativ iqtisodiyotga bir guruh olimlar quyidagicha taʼrif ishlab chiqqan edik. “Kreativ iqtisodiyot deganda, mavjud iqtisodiyotni yangicha yondoshuv, yangi gʻoyalar bilan takomillashtirib, uning yangi-yangi yoʻnalishlarini barpo eish maqsadida yangicha fikrlash asosida inson tafakkurida shakllangan va amaliyotda oʻz tastigʻini topgan yangi iqtisodiyot tushuniladi”. Bularni umumlashtirgan holda mazkur tushunchaning taʼrifi nazariy jihatdan takomillashtirildi. Kreativ iqtisodiyot deganda, yangi gʻoyalarni ishlab chiqish salohiyatiga ega boʻlgan insonlar tomonidan iqtisodiy jarayonga ijodiy yondoshgan holda moddiy va nomoddiy tovarlarni (ishlar, xizmatlarni) yaratadigan iqtisodiyot tarmogʻi tushuniladi. Ushbu tushuncha bir qancha yoʻnalishlarni qamrab oladi.

Kreativ iqtisodiyot qonunda eʼtirof etilishicha quyidagi prinsiplarga asoslanadi (1-rasm)



1-rasm. Kreativ iqtisodiyotning prinsiplari

Rasmda aks etganidek, kreativ iqtisodiyot ham boshqa iqtisodiy shakllar kabi muayyan asoslarga tayanadi. Ushbu asoslarni quyidagicha talqin etish mumkin.

Birinchi tamoyil – qonuniylik. Bu sohadagi munosabatlar Oʻzbekiston

Respublikasi Konstitusiyasi, “Kreativ iqtisodiyot to‘g‘risida”gi Qonun va boshqa normativ-huquqiy hujjatlar doirasida tartibga solinadi. Har qanday jarayon yoki hodisa qonunlar asosida amalga oshirilgandagina, unda tartib va muvozanat hukm suradi. Tartib bo‘lmagan joyda muvaffaqiyatga erishish qiyin.

Ikkinchi tamoyil – ochiqlik va shaffoflik. Kreativ iqtisodiyot sohasidagi ma’lumotlarning oshkoraligi muhim ahamiyatga ega. Davlat sirlari va qonun bilan cheklangan ma’lumotlar bundan mustasno. Qonunning 6-moddasiga ko‘ra, davlat organlari kreativ industriya subyektlariga axborot olish va undan foydalanish uchun shart-sharoit yaratishi shart.

Uchinchi tamoyil – ijod erkinligi. Qonunning 7-moddasida kreativ iqtisodiyot ilmiy, texnik va badiiy ijod erkinligiga asoslanishi qayd etilgan. Har bir shaxs kreativ industriya sohasini tanlashda va kreativ mahsulot yaratishda erkindir. Ijod erkinligi boshqa shaxslarning sha’ni, qadr-qimmatiga zarar yetkazmasligi va qonunga zid xatti-harakatlarni targ‘ib qilmasligi lozim.

To‘rtinchi tamoyil – tenglik. Kreativ iqtisodiyot subyektlari o‘z faoliyatini amalga oshirishda, jumladan, davlat tomonidan taqdim etiladigan qo‘llab-quvvatlash choralaridan foydalanishda teng huquqlarga ega.

Beshinchi tamoyil – kreativ mahsulotning huquqiy himoyasini ta’minlash. Kreativ mahsulot intellektual va ijodiy faoliyat natijasi bo‘lib, qonunchilikka muvofiq himoya qilinadi.

Xulosa va takliflar.

Kreativ iqtisodiyotning mazmuni, uning tarifi, prinsiplari va industriyasining turlarini tadqiq qilish jarayonida bir qancha xulosalarga kelindi.

Kreativ iqtisodiyotning hisob-kitobini alohida tarmoqlari bo‘yicha olib borish va uning mamlakat Yalpi ichki mahsulotidagi (YaIM) va hududiy mahsulotlar tarkibidagi hissasini aniq hisob-kitobini yuritish ham maqsadga muvofiq.

Birinchidan, kreativ iqtisodiyotga davlat, xususiylar investisiyalarni jalb qilish va davlat-xususiylar sherikchilik asosida rivojlantirish yo‘llarini ishlab chiqish va

mazkur sohada tadbirkorlikning innovasion raqamli iqtisodiyot imkoniyatlaridan foydalangan holda hamohang ravishda olib borish qoidalarini ham ishlab chiqish maqsadga muvofiq.

Ikkinchidan, kreativ iqtisodiyotni tez va sifatli o'zlashtirish uchun mazkur sohaga dual ta'limni joriy qilish, bunda nazariy bilimlar bilan birga amaliy ko'nikmalarning uzviy bog'liqligini ta'minlashga ham alohida e'tibor qaratish.

Uchunchidan, mazkur soha bo'yicha jahon tajribasini o'rganish va undan foydalanish uchun rivojlangan mamlakatlardagi yetakchi xalqaro ta'lim tashkilotlari bilan birgalikda sohaga oid ixtisoslashtirilgan qo'shimcha ta'lim dasturlarini va bular asosida o'quv-uslubiy, ilmiy va amaliy adabiyotlarni ham yaratish lozim, deb hisoblaymiz.

Kreativ iqtisodiyot zamonaviy iqtisodiy taraqqiyotning muhim omiliga aylanmoqda. O'zbekistonda bu yo'nalishdagi rivojlanish uchun yetarli salohiyat mavjud. Mazkur maqolada berilgan tahlillar shuni ko'rsatadiki, kreativ iqtisodiyot tarmoqlarining kompleks rivoji raqamli transformatsiya, intellektual mulk himoyasi va innovatsion infratuzilmaning takomillashuvi orqali amalga oshirilishi lozim.

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GLOBALLASHUV SHAROITIDA KORXONALARNING MOLIVAVIY HOLATINI BAHOLASH

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Annotatsiya. Ushbu maqolada globallashuv jarayonlari ta’sirida korxonalar moliyaviy holatini baholashning dolzarb jihatlari tahlil qilinadi. Korxona faoliyatining barqarorligini ta’minlashda moliyaviy tahlil vositalarining roli asoslab berilgan. Moliya ko‘rsatkichlari orqali korxonaning to‘lovga layoqatlilik, likvidlik, rentabellik va moliyaviy barqarorligi baholanishi muhimligi yoritilgan. Shuningdek, xalqaro standartlarga asoslangan moliyaviy tahlil uslublari misolida baholash jarayonlarining takomillashuvi ko‘rib chiqilgan.

Kalit so‘zlar: globallashuv, moliyaviy tahlil, korxona barqarorligi, likvidlik, rentabellik, moliyaviy ko‘rsatkichlar, xalqaro standartlar.

Abstract: This article analyzes the current aspects of assessing the financial condition of enterprises under the influence of globalization processes. The role of financial analysis tools in ensuring the stability of the enterprise's activities is substantiated. The importance of assessing the solvency, liquidity, profitability and financial stability of the enterprise through financial indicators is highlighted. Also, the improvement of assessment processes is considered on the example of financial analysis methods based on international standards.

Keywords: globalization, financial analysis, enterprise stability, liquidity, profitability, financial indicators, international standards.

Kirish

Globallashuv jarayonlari iqtisodiyotning barcha sohalariga, xususan, korxonalarning moliyaviy faoliyatiga sezilarli ta'sir ko'rsatmoqda. Bugungi kunda korxonalar raqobatbardosh bo'lishi uchun nafaqat ishlab chiqarish samaradorligini, balki moliyaviy barqarorligini ham ta'minlashi zarur. Shu sababli, moliyaviy holatni kompleks baholash va zamonaviy uslublar asosida tahlil qilish dolzarb vazifa hisoblanadi.

O'zbekiston iqtisodiyotining jadal rivojlanishida kichik biznes subyektlarining faoliyati muhim rol o'ynaydi. Shu sababli, korxonalarning moliyaviy barqarorligini doimiy ravishda ta'minlash masalasi alohida ahamiyatga ega.

Milliy iqtisodiyotda tarkibiy o'zgarishlarni amalga oshirish maqsadida yirik ishlab chiqarish sohalarini barqaror rivojlantirish, ishlab chiqarishni modernizatsiya qilish, texnik va texnologik yangilash, diversifikatsiya qilish va innovatsion texnologiyalarni keng joriy etishga katta e'tibor qaratilmoqda. Bular, o'z navbatida, korxonalarning moliyaviy barqarorligini ta'minlashni talab qiladi.

Mamlakatimiz iqtisodiyotida faoliyat yuritayotgan sanoat korxonalari bozor iqtisodiyoti talablaridan kelib chiqib, foyda olish maqsadida ishlab chiqarish yoki xizmat ko'rsatishi lozim. Bu esa izchil iqtisodiy o'sish, chuqur tarkibiy o'zgarishlarni amalga oshirish, ishlab chiqarishni takomillashtirish va ilg'or texnologiyalar bilan qayta qurollantirishning asosiy sharti bo'lgan makroiqtisodiy va moliyaviy barqarorlikka erishish imkonini beradi.

Moliyaviy hisobotning xalqaro standartlarga mosligi investorlar, banklar va boshqaruvchilarga korxona moliyaviy holatini solishtirish imkonini beradi. Quyida moliyaviy barqarorlikka ta'sir ko'rsatuvchi asosiy ko'rsatkichlar tahlili keltirilgan.

Jadval 1. Moliya ko'rsatkichlari asosida baholash (2022–2024 yillar, A korxona misolida)

Ko'rsatkichlar	2022	2023	2024 prognoz	O'sish sur'ati (2022–2024), %
Joriy likvidlik koeffitsienti	1.3	1.6	1.8	+38.5%
Umumiy qarz/aktivlar nisbati (%)	55%	50%	47%	-14.5%
Rentabellik (sof foyda/aktivlar)	8.2%	9.5%	10.3%	+25.6%
To'lovga layoqatlilik koeffits.	0.8	1.1	1.3	+62.5%

Moliyaviy barqarorlikni ta'minlash va baholashga nisbatan yondashuvlardan kelib chiqib, uning ko'rsatkichlarini tasniflash uchun o'rganilayotgan soha yoki tarmoqning xususiyatlarini hisobga olish zarur.

Moliyaviy barqarorlikni mutlaq ko'rsatkichlar tizimida zahira va xarajatlar o'rtasidagi farq sifatida talqin qilish maqsadga muvofiqdir.

Globalashuv, bozor muhitining noaniqligi, raqobat, o'zgaruvchan talab va qonunchilikdagi o'zgarishlar korxona barqarorligiga doimiy ta'sir ko'rsatadi. Korxonaning turli ta'sirlarga bardoshligi uning kelajakda rivojlanishini belgilaydi.

Iqtisodchi olimlar korxonalar barqarorligini baholashda raqobatbardoshlik, ijtimoiy muhitdagi barqarorlik, savdo jarayonini tashkil qiluvchi texnik vositalar bilan ta'minlanganlik, moliyaviy holat, moslashuvchanlik, boshqaruv samaradorligi va ish faolligi kabi mezonlarni ajratib ko'rsatadilar.

Xulosa

Globalashuv jarayonlari zamonaviy iqtisodiy taraqqiyotning muhim omillaridan biri bo'lib, korxonalar faoliyatining barcha jabhalariga, xususan, moliyaviy boshqaruv tizimiga sezilarli ta'sir ko'rsatmoqda. Bunday sharoitda korxonalarning moliyaviy holatini baholash nafaqat ularning hozirgi barqarorlik darajasini aniqlash, balki istiqboldagi rivojlanish strategiyasini belgilashda ham muhim rol o'ynaydi.

O'tkazilgan tahlillar asosida quyidagi asosiy xulosalarga kelindi:

1. Moliyaviy holatni tahlil qilish korxona boshqaruv qarorlarini qabul qilishda muhim vositadir. Likvidlik, rentabellik, moliyaviy mustahkamlik va to'lovga layoqatlilik ko'rsatkichlari orqali korxonaning iqtisodiy salohiyati baholanadi.

2. Globallashuv sharoitida xalqaro moliyaviy hisobot standartlariga asoslangan tahlil metodologiyalarining ahamiyati oshmoqda. Bu esa xorijiy investorlar, banklar va boshqa manfaatdor tomonlar bilan ishonchli va ochiq muloqotni ta'minlaydi.

3. Moliyaviy ko'rsatkichlarning dinamikasi korxonaning barqarorligi va raqobatbardoshligini aks ettiradi. Tahlil qilingan ma'lumotlar asosida ko'rish mumkinki, samarali moliyaviy boshqaruv natijasida korxona rentabelligi va to'lovga layoqatliligi yildan-yilga yaxshilanmoqda.

4. DuPont modeli kabi kompleks yondashuvlar korxona moliyaviy holatini chuqur tahlil qilish imkonini beradi. Bu uslub orqali rentabellikning tarkibiy qismlari aniqlanib, ularga ta'sir ko'rsatuvchi omillar chuqur tahlil qilinadi.

5. Korxonalar o'z faoliyatida moliyaviy xavflarni oldindan aniqlab, ularga qarshi chora ko'rishi uchun zamonaviy tahliliy vositalarni joriy etishi lozim. Xususan, EVA va Z-score kabi usullar moliyaviy barqarorlikni uzoq muddatli nuqtai nazardan baholash imkonini beradi.

6. O'zbekiston sharoitida korxonalarning moliyaviy tahlil madaniyatini oshirish, moliyaviy hisobotlarning sifatini yaxshilash va raqamlashtirishni jadallashtirish muhim vazifa bo'lib qolmoqda. Bu esa global iqtisodiy maydonda milliy korxonalar raqobatbardoshligini oshirishga xizmat qiladi.

Xulosa qilib aytganda, globallashuv sharoitida korxonalarning moliyaviy holatini samarali baholash uchun xalqaro tajribalarga tayangan holda mahalliy amaliyotlarni takomillashtirish, tahlil vositalarini chuqurlashtirish va raqamli texnologiyalarni joriy etish bugungi kunning dolzarb talabidir. Korxonalar o'z moliyaviy tahlil strategiyalarini zamonaviy yondashuvlar asosida shakllantirgan taqdirda, ularning barqarorligi va bozor raqobatbardoshligi yuqori darajaga ko'tariladi.

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THE ROLE OF REINSURANCE IN THE SUSTAINABLE DEVELOPMENT OF UZBEKISTAN'S INSURANCE MARKET

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Abstract: This article analyzes the role of the reinsurance system in the sustainable development of Uzbekistan's insurance market. It highlights the importance of reinsurance in ensuring financial stability, protecting against major risks, and strengthening trust. The article also examines the current state of Uzbekistan's reinsurance market, development trends, and the activities of both foreign and domestic participants. The authors review international experiences in addressing capital shortages and geopolitical risks, and offer practical recommendations for the development of reinsurance in Uzbekistan. These include attracting international investors, establishing a national reinsurance fund, developing a political risk insurance system, and strengthening regional cooperation.

Key words: Reinsurance, insurance market, financial stability, capital shortage, political risk, foreign investments, public-private partnership, national

reinsurance fund, regional cooperation, Uzbekistan's economy.

Annotatsiya: Ushbu maqolada O'zbekiston sug'urta bozorida qayta sug'urtalash tizimining barqaror rivojlanishdagi roli tahlil qilingan. Maqolada qayta sug'urtalashning moliyaviy barqarorlikni ta'minlash, katta xatarlardan himoyalash, hamda ishonchni kuchaytirishdagi o'rni ko'rsatilgan. Shuningdek, O'zbekiston qayta sug'urtalash bozorining hozirgi holati, rivojlanish tendensiyalari, xorijiy va mahalliy ishtirokchilarning faoliyati tahlil qilingan. Mualliflar kapital tanqisligi va geosiyosiy xatarlarga qarshi xalqaro tajribalarni tahlil qilib, qayta sug'urtalash sohasini rivojlantirish bo'yicha O'zbekiston uchun amaliy tavsiyalarni ilgari surganlar. Ushbu tavsiyalar xalqaro investorlarni jalb etish, milliy qayta sug'urtalash jamg'armasi tashkil etish, siyosiy xavflardan sug'urtalash tizimini yaratish va mintaqaviy hamkorlikni kuchaytirishni o'z ichiga oladi.

Kalit so'zlar: qayta sug'urtalash, sug'urta bozori, moliyaviy barqarorlik, kapital tanqisligi, siyosiy xavf, xorijiy investitsiyalar, davlat-xususiy sheriklik, milliy qayta sug'urtalash jamg'armasi, mintaqaviy hamkorlik, O'zbekiston iqtisodiyoti

Introduction

The modern insurance market of the Republic of Uzbekistan is undergoing an active phase of establishment and reform. One of the key factors ensuring its stability and competitiveness is the development of the reinsurance sector. Reinsurance allows insurance companies to redistribute large and catastrophic risks, thereby stabilizing their financial operations and strengthening trust among both clients and partners.

State and Dynamics of the Reinsurance Market

According to a report by SAIPRO, since 2006, Uzbekistan has seen a positive trend in incoming reinsurance. In 2006, the volume of premiums for incoming reinsurance exceeded 4.7 billion sums, more than double the figures from the previous year. The largest share of the market is occupied by property risk reinsurance, which accounts for over 97% of all transactions. Foreign reinsurers play

a significant role, as more than 87% of premiums for incoming reinsurance come from abroad. The market leader is NKEIS "Uzbekinvest," which accounts for approximately 90% of all incoming reinsurance premiums.

Outgoing Reinsurance and Its Impact on Stability

In 2006, insurers in Uzbekistan ceded 39% of the premiums they collected to reinsurance. However, there is a noticeable trend toward decreasing dependence on foreign reinsurance. This is due to the introduction of regulatory standards that govern the level of retention and limits on the transfer of risks abroad. According to the regulations of the State Insurance Supervision, an insurer's retention must be at least 5% of their liabilities, and the volume of risks transferred abroad is limited to 95% of their obligations. These measures encourage the growth of domestic reinsurance potential and reduce the vulnerability of the market to external factors.

The Role of Specialized Reinsurance Organizations

Until 2006, Uzbekistan lacked specialized reinsurance companies, and all incoming reinsurance was handled by insurance organizations. This situation changed with the establishment of "Transinsurance," the first specialized player in this market. This event marked an important step toward the structural strengthening of the sector. Furthermore, the practice of mutual reinsurance between insurance companies in the country is often not only focused on risk diversification but also on generating income from reciprocal premiums. This practice requires regulation and a transition to more professional standards in reinsurance activities.

Regulation and Development Prospects

State regulation of reinsurance activities plays a significant role in enhancing the financial stability of the insurance sector. The introduction of clear solvency standards and rules for risk transfer helps clean the market of weak participants and stimulates the capitalization of companies. An important impetus for development was the Presidential Decree of the Republic of Uzbekistan dated April 10, 2007, which outlined a reform program for the insurance market from 2007 to 2010. The

program introduced stricter requirements for the charter capital of insurance and reinsurance companies, thereby strengthening the financial base of the sector.

Global Issue: Lack of Capital and Investment in Reinsurance

Problem Description:

In the context of global financial instability, many developing countries face the acute problem of a capital shortage for maintaining and expanding reinsurance operations. Uzbekistan, as a developing economy with limited financial resources, faces difficulties in attracting foreign investments into the reinsurance sector. This significantly limits the opportunities for the growth and diversification of the national reinsurance market. The country's aspiration to expand its reinsurance potential is hindered by a lack of funds, leading to the need to find alternative mechanisms for financing and stimulating private and foreign investments.

Global Solution:

To address the issue of capital shortage in the reinsurance sector, a number of developing countries have actively implemented global reinsurance exchanges and public-private partnership (PPP) mechanisms. These mechanisms enable access to international capital markets, stimulating investment flows and enhancing cooperation between public and private organizations. The use of these tools helps diversify risks, thereby increasing the volume of domestic reinsurance and reducing dependence on foreign reinsurance companies.

Recommendations for Uzbekistan:

1. **Attracting international investors** by creating strategic partnerships with leading global reinsurance companies. Such cooperation would not only bring in additional capital but also diversify risks and increase competitiveness in both domestic and international markets.

2. **Developing international reinsurance exchanges**, which would provide easier access to capital resources for local reinsurance companies and reduce costs for insurance products, making them more accessible to end users.

3. **Creating a national reinsurance fund**, supported by both public and private investments. Such a fund could serve as a reliable source of capital for local insurers and reinsurers, stimulating sector growth and strengthening financial stability.

Global Issue: Geopolitical Risks and Instability

Problem Description:

Geopolitical instability, expressed in armed conflicts, political crises, sanctions, and other external threats, can have a significant impact on insurance and reinsurance markets. Given Uzbekistan's strategic location in Central Asia, the country is exposed to risks related to regional instability, which creates additional challenges in risk management and ensuring the financial stability of insurance and reinsurance organizations. These geopolitical risks can lead to fluctuations in capital markets and result in increased reinsurance costs, negatively affecting the competitiveness of local insurers.

Global Solution:

To effectively manage geopolitical risks, international insurance and reinsurance markets actively use tools such as **risk diversification** and **political risk insurance**. These instruments help mitigate the impact of unstable political situations on insurance companies, fostering more stable operations in the face of global instability.

Recommendations for Uzbekistan:

1. **Developing political risk insurance systems** in partnership with international reinsurance companies. This would provide additional protection for Uzbekistan's insurers and reinsurers against the negative consequences of geopolitical instability, as well as increase the attractiveness of the market for foreign investors.

2. **Active development of internal regions** to minimize the impact of external geopolitical threats. Strengthening the economic infrastructure at the regional level

will improve financial stability and reduce the market's vulnerability to external factors.

3. Stimulating cooperation with neighboring countries to create regional reinsurance mechanisms that would allow for risk diversification, improve financial stability, and strengthen interaction between countries in the face of global and regional instability.

The implementation of these solutions in Uzbekistan's reinsurance activities will not only improve the resilience of the national market but also integrate the country into international reinsurance processes, enhancing its competitiveness on the global stage.

Conclusion

Reinsurance plays a key role in ensuring the sustainable development of Uzbekistan's insurance market. It helps balance insurance portfolios, reduce financial risks, expand international cooperation, and strengthen trust among policyholders. The consistent development and professionalization of reinsurance activities are essential for ensuring the sustainability and competitiveness of the country's insurance sector.

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MARKETING STRATEGY IN INSURANCE ORGANIZATIONS

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Abstract: This article explores the essential role of marketing strategy in insurance organizations, emphasizing its significance in enhancing public awareness, increasing market competitiveness, and improving service delivery. Focusing on the context of Uzbekistan, the study highlights how well-structured marketing approaches contribute to the growth of the insurance sector amid evolving economic and social conditions.

Key Words: Marketing strategy, insurance organizations, Uzbekistan, financial literacy, public awareness, social protection.

Annotatsiya: Ushbu maqolada sug'urta tashkilotlari faoliyatida marketing strategiyasining muhim o'rni yoritilgan bo'lib, uning aholining xabardorligini oshirish, bozordagi raqobatbardoshlikni kuchaytirish va xizmat ko'rsatish sifatini yaxshilashdagi ahamiyati tahlil qilinadi. Tadqiqot O'zbekiston sharoitiga asoslangan holda, puxta ishlab chiqilgan marketing yondashuvlari iqtisodiy va ijtimoiy sharoitlarning o'zgarib borayotgan davrida sug'urta sohasining rivojlanishiga qanday ta'sir ko'rsatishini ko'rsatib beradi.

Kalit soʻzlar: Marketing strategiyasi, sugʻurta tashkilotlari, Oʻzbekiston, moliyaviy savodxonlik, jamoatchilik xabardorligi, ijtimoiy himoya

Introduction

In today's competitive financial services environment, marketing strategy has emerged as a cornerstone of organizational success. In the insurance industry, effective marketing is not limited to promotion; it encompasses customer segmentation, product positioning, communication, and the long-term development of trust. Insurance, as a mechanism of financial protection, requires strategic engagement with the public to bridge the gap between perceived needs and offered services.

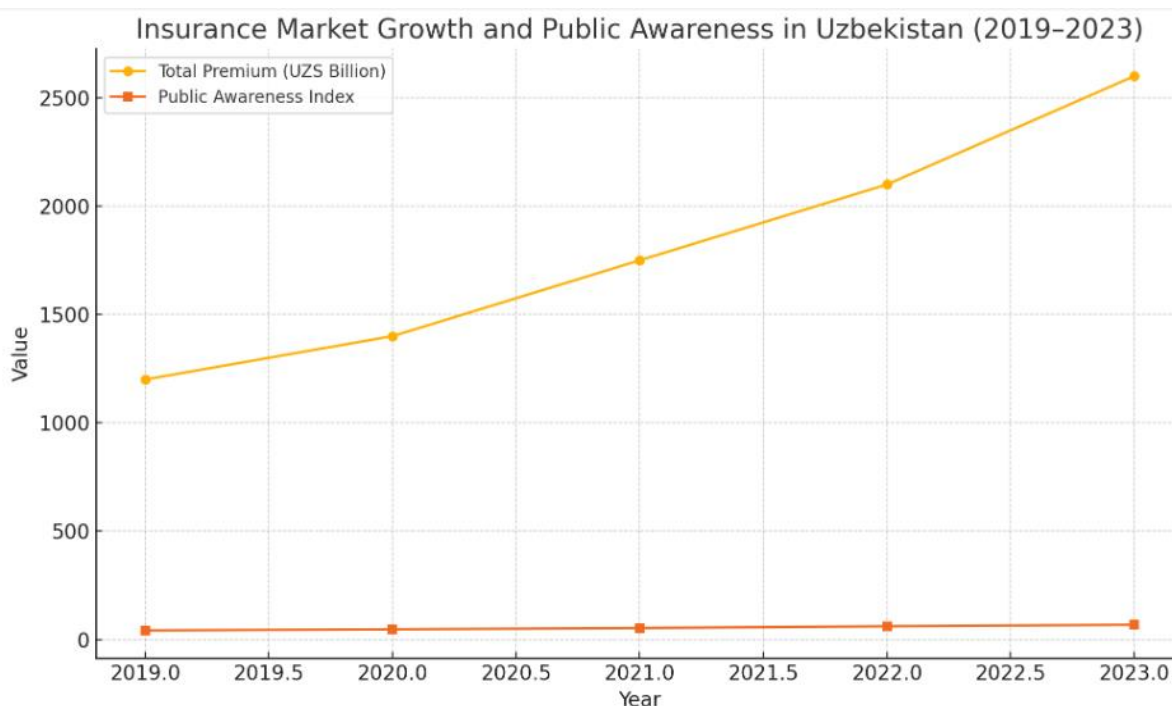
In developing markets such as Uzbekistan, the implementation of comprehensive marketing strategies within insurance organizations is becoming increasingly important. These strategies serve as tools for not only customer acquisition and retention but also for shaping public perception and driving industry reform. This article examines the role of marketing in the Uzbek insurance market, the challenges organizations face, and the strategic solutions available to them.

Social Protection and Improved Quality of Life

Insurance plays a vital role in providing social security by offering individuals and businesses financial protection against unforeseen risks. A well-developed insurance market contributes to societal well-being and economic stability. In Uzbekistan, where state and private insurers coexist, the integration of marketing strategies is essential for raising awareness about the benefits of insurance products and encouraging voluntary participation.

Marketing strategies aimed at promoting social protection must highlight how insurance can mitigate risks associated with health, property loss, accidents, and business disruptions. Campaigns that humanize insurance through storytelling, customer testimonials, and relatable scenarios tend to be more successful in connecting with the target audience. Additionally, leveraging digital platforms,

mobile applications, and customer-centric innovations ensures broader accessibility and engagement.



Graph illustrating the growth of the insurance market and the level of public awareness in Uzbekistan from 2019 to 2023³

The graph presents two distinct trends over the five-year period. The yellow line, representing the "Total Premium (UZS Billion)," shows a significant upward trajectory, indicating substantial growth in the insurance market in Uzbekistan.

Conversely, the red line, representing the "Public Awareness Index," remains relatively flat and close to zero throughout the entire period, suggesting that public awareness of insurance has not seen significant improvement despite the market growth.

Detailed Observations:

Total Premium (UZS Billion):

In 2019, the total premium stood at approximately 1200 UZS Billion.

It experienced a steady increase over the years, reaching roughly 1400 UZS Billion in 2020, around 1750 UZS Billion in 2021, approximately 2100 UZS Billion

³³ <https://www.globaldata.com/store/report/uzbekistan-insurance-industry-market-analysis/?hl=ru-RU>

in 2022, and finally reaching about 2550 UZS Billion in 2023.

The growth appears to be accelerating in the later years, with the largest absolute increase observed between 2022 and 2023.

Public Awareness Index:

The Public Awareness Index starts at a very low value in 2019, slightly above zero.

It shows minimal fluctuation between 2019 and 2023, consistently staying at a low level.

This suggests that despite the considerable expansion of the insurance market in terms of total premium, the level of public awareness or understanding of insurance products and their benefits has not grown commensurately.

Key Implications:

The data highlights a potential disconnect between the growth of the insurance market and public engagement with it.

The increasing total premium could be driven by factors such as mandatory insurance schemes, increased business activity, or a greater uptake by a specific segment of the population rather than widespread public understanding and demand.

The stagnant public awareness index might indicate a need for greater efforts in educating the public about insurance, its importance, and the available options.

In summary, the insurance market in Uzbekistan has demonstrated strong growth in terms of total premium collected between 2019 and 2023. However, public awareness regarding insurance appears to have remained low during the same period.

Current Trends in the Development of the Insurance Market in Uzbekistan

The insurance industry in Uzbekistan has been undergoing a phase of regulatory reform and market liberalization. Recent developments include the adoption of international financial reporting standards, an increased focus on digitalization, and incentives for private sector participation. These changes require a

recalibration of marketing strategies to meet modern consumer expectations.

One notable trend is the growth of life insurance and health insurance products. These segments, historically underutilized, are gaining traction due to heightened awareness and government support. Marketing efforts must align with this shift by educating consumers, addressing cultural and religious misconceptions, and building trust through transparency.

Moreover, insurers are increasingly investing in customer relationship management (CRM) systems, personalized marketing, and data-driven decision-making. These tools enable companies to deliver customized offerings, anticipate client needs, and foster long-term loyalty. Such innovations must be embedded within an organization's broader marketing framework to ensure alignment with strategic goals.

Marketing Tools and Their Impact on the Insurance Market

Marketing Tool	Application in Insurance	Expected Impact
Social Media Campaigns	Used to target young adults via platforms like Instagram and Telegram	Increased engagement and brand visibility
Financial Literacy Seminars	Conducted in schools and universities	Improved understanding of insurance products
Referral Programs	Encouraging existing customers to refer new clients	Customer base expansion
Mobile Applications	Allowing policy management and claims via smartphone	Enhanced customer convenience and retention
Collaborations with Influencers	Promoting insurance benefits through trusted figures	Greater reach and trust among skeptical users

This table shows that modern marketing in the insurance sector goes far beyond traditional advertising. It integrates technology, education, and social influence to create a more informed and engaged customer base. Each tool contributes to strengthening brand loyalty, increasing product uptake, and enhancing the overall image of insurance in the public eye.

Public Awareness and Financial Literacy

One of the key barriers to insurance penetration in Uzbekistan is the low level of financial literacy and limited public understanding of insurance products. Marketing strategies must therefore extend beyond conventional advertising and focus on education.

Effective approaches include partnerships with educational institutions, community engagement programs, and collaboration with influencers and media outlets. For example, organizing seminars, workshops, and interactive webinars on personal finance and risk management can demystify insurance for the general population.

Digital content, such as infographics, explainer videos, and testimonials shared via social media, plays a critical role in increasing awareness, especially among younger demographics. Public campaigns backed by government agencies and industry associations further enhance credibility and outreach.

Conclusion

The development of robust marketing strategies is crucial for the sustainability and expansion of insurance organizations in Uzbekistan. By promoting financial literacy, addressing societal concerns, and leveraging modern technologies, insurers can build stronger relationships with customers and elevate the industry's role in national development.

Future efforts should focus on integrating marketing into core business operations, continuously measuring campaign effectiveness, and adapting strategies to changing market dynamics. Through strategic marketing, insurance organizations in Uzbekistan can contribute meaningfully to both economic progress and social protection.

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NAVOIY VILOYATINING TURISTIK SALOHIYATI, RIVOJLANISH TENDENSIYASI VA RIVOJLANISH IMKONIYATLARI

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Annotatsiya: Ushbu maqolada Navoiy viloyatining turistik salohiyati, rivojlanish tendensiyasi va rivojlanish imkoniyatlari kabi masalalar bo'yicha olib borilgan tadqiqot natijalari keltirilgan.

Kalit so'zlari: turizm, jozibador turistik mahsulot, turistik resurs, turistik salohiyat, moddiy madaniy me'ros, mehmonxona, joylashtirish vositalari.

Abstract: This article presents the results of research conducted on the tourism potential of Navoiy region, including its development trends and opportunities for future growth.

Keywords: tourism, attractive tourist product, tourist resource, tourism potential, tangible cultural heritage, hotel, accommodation facilities.

Kirish. Navoiy viloyatida turizm infratuzilmasini rivojlantirish maqsadida qator ishlar amalga oshirilmoqda. "Viloyatda mehmonxonalar, dam olish maskanlari, transport va aloqa tarmoqlari rivojlantirilmoqda. Shu bilan birga, "Navoiy" erkin

iqtisodiy zonasi doirasida turizm sohasidagi loyihalarga investitsiyalar jalb etilmoqda”⁴.

Navoiy viloyati boy tarixiy-madaniy merosga, betakror tabiiy landshaftlarga va turizmni rivojlantirish uchun katta salohiyatga ega hudud sifatida e’tirof etilmoqda. Bu yerda turizmning turli yo‘nalishlarini — madaniy, ziyorat, ekologik va arxeologik turizmni rivojlantirish uchun keng imkoniyatlar mavjud.

Asosiy qism. O‘zbekiston Respublikasi Vazirlar Mahkamasining 2019 yil 4 oktyabrdagi “Moddiy madaniy merosning ko‘chmas mulk ob’ektlari milliy ro‘yxatini tasdiqlash to‘g‘risida”gi 846-son qaroriga muvofiq, Navoiy viloyati hududida jami 437 ta moddiy madaniy meros ob’ektlari qayd etilgan. Ushbu ob’ektlar qatorida tarixiy yodgorliklar, ziyorat maskanlari va me’moriy inshootlar o‘rin olgan bo‘lib, ular nafaqat ilmiy-tadqiqot nuqtai nazaridan, balki turizm salohiyatini oshirishda ham muhim ahamiyat kasb etadi (1-jadval).

1-jadval

Navoiy viloyatining moddiy madaniy merosning ko‘chmas mulk ob’ektlari⁵

T/R	Ob’ekt manzili	Monumental yodgorliklar	Arxitektura yodgorliklari	Arxeologiya yodgorliklari	Diqqatga sazovor joylar	Monumental san’at yodgorliklari	Jami
1	Navoiy shahri	4					4
2	Zarafshon shahar	2	2				4
3	Karmana tumani	1	12	29	2	1	45
4	Navbaxor tumani		2	49			51
5	Konimex tumani		3	15		3	21
6	Qiziltepa tumani		16	57			73
7	Nurota tumani		11	37	2	3	53

⁴ https://imrs.uz/files/journals/715863.pdf?file=%2Ffiles%2Fjournals%2F715863.pdf&utm_source=chatgpt.com

⁵ O‘zbekiston Respublikasi Vazirlar mahkamasining 2019 yil 4-oktyabrdagi “Moddiy madaniy merosning ko‘chmas mulk ob’ektlari milliy ro‘yxatini tasdiqlash to‘g‘risida”gi 846-sonli qarorining 1-ilovasiga muvofiq muallif tomonidan tayyorlandi.

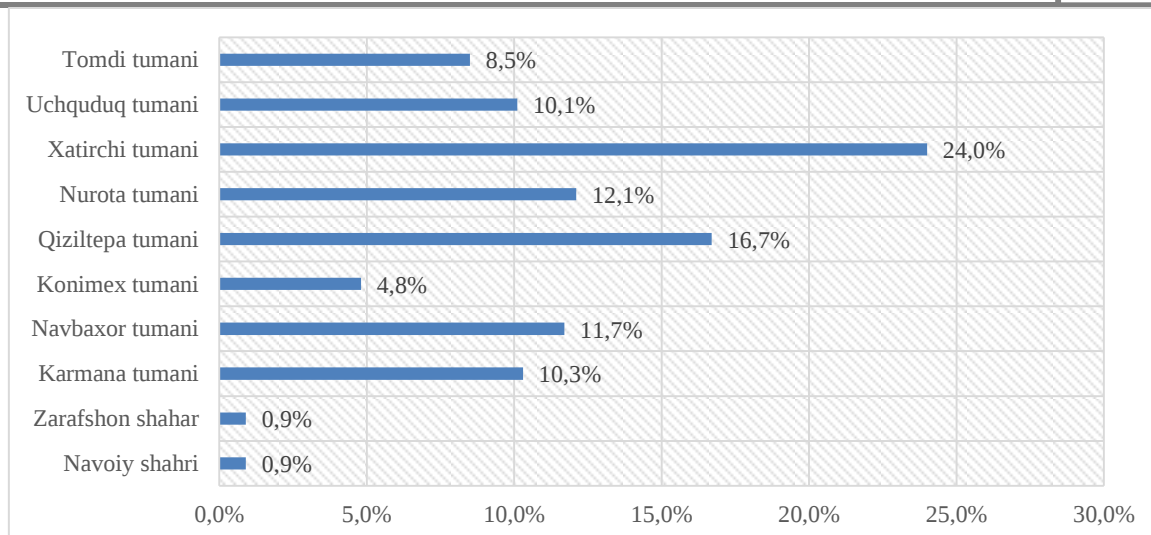
8	Xatirchi tumani		19	83		3	105
9	Uchquduq tumani		4	38	1	1	44
10	Tomdi tumani			32		5	37
Jami:		7	69	340	5	16	437

Shuningdek, Navoiy viloyatidagi mavjud infratuzilmani rivojlantirish, turistik yoʻnalishlarni shakllantirish, hamda mahalliy va xorijiy sayyohlar uchun qulay sharoitlar yaratish orqali hududda turizm industriyasini yanada rivojlantirish imkoniyatlari kengdir. Bu esa, oʻz navbatida, mintaqaning iqtisodiy oʻsishiga, yangi ish oʻrinlarini yaratishga va aholi farovonligini oshirishga xizmat qiladi.

Oʻzbekiston Respublikasi Vazirlar Mahkamasining 2019 yil 4-oktyabrdagi 846-sonli qaroriga muvofiq, Navoiy viloyatida jami **437 ta moddiy madaniy merosning koʻchmas mulk obʼekti** mavjud.

Jadval maʼlumotlari boʻyicha eng koʻp obʼektlar mavjud boʻlgan hudud – Xatirchi tumani (105 ta). Bunda 83 ta arxeologik yodgorlik asosiy ulushni tashkil etadi. **Ikkinchi oʻrinda – Qiziltepa tumani** (73 ta), bunda ham asosiy qismini 57 ta arxeologik yodgorliklar tashkil etadi. **Uchinchi oʻrin – Nurota tumani** (53 ta), shundan 37 tasi arxeologik yodgorliklardir.

Mazkur moddiy madaniy meros obʼektlari hududlar kesimida notekis joylashuv xususiyatiga ega ekani yaqqol koʻzga tashlanadi. Jumladan, ayrim tumanlarda (masalan, Xatirchi — 105 ta, Qiziltepa — 73 ta, Nurota — 53 ta) obʼektlar soni yuqori boʻlsa, boshqalarda (Navoiy va Zarafshon shaharlari — har biri 4 tadan, Tomdi tumani — 37 ta) bu koʻrsatkich ancha past darajada (1-rasm).



1-rasm. Navoiy viloyatining moddiy madaniy meros ob'ektlarining hududlar kesimidagi joylashuvi⁶ (%)

Moddiy madaniy merosning notekis joylashuvi viloyatning tarixiy rivojlanish bosqichlari, geografik holati va ilmiy tadqiqotlar faolligi bilan chambarchas bog'liqdir. Bu holat hududiy turizm strategiyalarini ishlab chiqishda va ob'ektlarni muhofaza qilish bo'yicha rejalashtirishda muhim ahamiyat kasb etadi.

So'nggi yillarda "Navoiy viloyatida turizm sohasini rivojlantirish bo'yicha tizimli ishlar amalga oshirilmoqda. Amalga oshirilgan islohotlar va qo'llab-quvvatlash choralari natijasi o'laroq, viloyatga 158 ming nafar xorijiy va 1 million 400 ming nafar mahalliy sayyohlar tashrifi qayd etilgan"⁷. Bu ko'rsatkichlar viloyatning turistik jozibadorligi oshib borayotganidan dalolat beradi.

Shuningdek, turizm xizmatlari eksporti⁸ 39,5 million AQSH dollarini tashkil etib, viloyat iqtisodiyoti uchun muhim daromad manbaiga aylangan. Bu raqamlar mintaqaning xalqaro turistik makonga integratsiyalashayotganini ko'rsatadi.

Joylashtirish vositalari sonining⁹ 210 taga, ularning umumiy sig'imi esa 6227 o'ringa yetkazilgani esa, turizm infratuzilmasi barqaror rivojlanayotganini anglatadi.

⁶ O'zbekiston Respublikasi Vazirlar mahkamasining 2019 yil 4-oktyabrdagi "Moddiy madaniy merosning ko'chmas mulk ob'ektlari milliy ro'yxatini tasdiqlash to'g'risida"gi 846-sonli qarorining 1-ilovasiga muvofiq muallif tomonidan tayyorlandi.

⁷ Navoiy viloyati turizm boshqarmasi ma'lumotlari

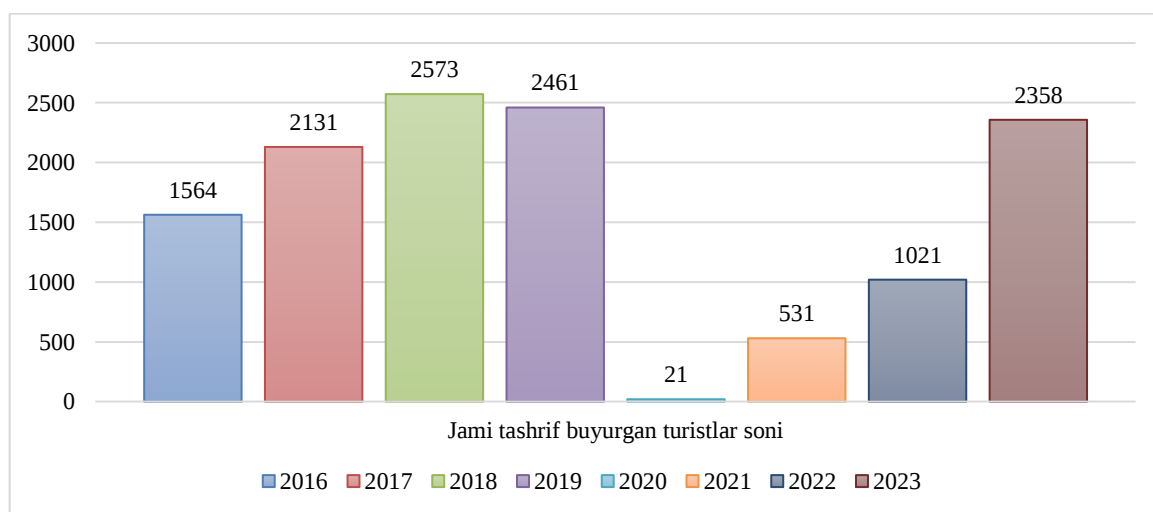
⁸ Navoiy viloyati turizm boshqarmasi ma'lumotlari

⁹ Navoiy viloyati turizm boshqarmasi ma'lumotlari

Mazkur o'sish ko'rsatkichi sayyohlar oqimini qabul qilish va ularga xizmat ko'rsatish salohiyati oshganini bildiradi.

Umuman olganda, Navoiy viloyatida turizm infratuzilmasi, xizmat ko'rsatish sifati va marketing faoliyatidagi ilg'or yondashuvlar tufayli, sohaning investitsiyaviy va eksport salohiyati yildan-yilga ortib bormoqda.

2016–2023 yillar davomida Navoiy viloyatiga tashrif buyurgan turistlar soni bo'yicha tahlil shuni ko'rsatadiki (2-rasm), bu davr mobaynida turizm sohasida muayyan o'sish va pasayish bosqichlari kuzatilgan. 2016–2019 yillar oralig'ida sayyohlik sektorida barqaror o'sish tendensiyasi mavjud bo'lgan. Jumladan, agar 2016 yilda viloyatga 1 million 564 ming nafar sayyoh tashrif buyurgan bo'lsa, 2019 yilga kelib bu ko'rsatkich 2 million 461 ming nafarga yetgan. Bu davrda infratuzilmaning rivojlanishi, yangi turistik yo'nalishlarning tashkil etilishi va davlat tomonidan ko'rsatilgan ko'mak ushbu o'sishga sabab bo'lgan asosiy omillar sifatida e'tirof etiladi.



2- rasm. Navoiy viloyatiga jami tashrif buyurgan turistlar soni

2020 yilda esa butun dunyo bo'ylab tarqalgan COVID-19 pandemiyasi sababli turizm sohasi jiddiy inqirozni boshdan kechirdi. Viloyatga tashrif buyurgan sayyohlar soni keskin kamayib, atigi 21 ming nafarga tushib ketgan. Bu holat sog'liqni saqlash bo'yicha cheklovlar, transport aloqalarining uzilishi va xalqaro safarlarga qo'yilgan to'siqlar bilan bog'liq bo'ldi. So'ngi yillarda amalag oshirilgan ishlarning amaliy

natijalari sifatida 2023 yilda 2 million 358 ming nafar turistlar tashrifi kuzatildi. Bu raqamlar pandemiyadan so‘nggi davrda sektorning qayta tiklana boshlaganini va sayyohlik salohiyati izchil ravishda tiklanayotganini ko‘rsatadi. Ayniqsa, 2023 yilda qayd etilgan ko‘rsatkich pandemiyadan oldingi darajaga deyarli tenglashgan bo‘lib, bu turizm siyosatining samarali olib borilayotganidan dalolat beradi.

Umuman olganda, xorijiy turistlarning ulushi mahalliy sayyohlarga qaraganda ancha past bo‘lib, bu **chet el sayyohlarini jalb qilish uchun qo‘shimcha marketing va infratuzilma yaxshilanishiga ehtiyoj borligini** ko‘rsatmoqda. **Ichki turizm** barqaror o‘shishda davom etmoqda va bu sektorni qo‘llab-quvvatlash strategik ahamiyatga ega.

2024 yil Navoiy viloyati uchun turizm sohasida ilk yangi bosqichni boshlab bergan strategik ahamiyatga ega davr sifatida yodda qoldi. O‘tgan yil davomida viloyat turizm salohiyatini kuchaytirish maqsadida bir qator yirik loyihalar va tashabbuslarni muvaffaqiyatli amalga oshirdi. Mahalliy va xalqaro turistlar uchun zamonaviy infratuzilmalar yaratildi, madaniy tadbirlar ko‘lami kengaytirildi, kadrlar tayyorlash tizimi takomillashtirildi va xalqaro hamkorlik aloqalari mustahkamlandi.

2025 yilga kelib, ushbu ishlar o‘z samarasini bermoqda — Navoiy viloyati nafaqat O‘zbekistonda, balki xalqaro miqyosda ham o‘zining sayyohlik salohiyati bilan e‘tirof etilmoqda. 2024 yilda amalga oshirilgan ishlar natijalari bugungi kunda viloyatning global turizm bozorida mustahkam pozitsiya egallashini ta‘minlab, 2025 yilda yangi istiqbollarga yo‘l ochmoqda.

Navoiy viloyati Turizm boshqarmasi taqdim etgan rasmiy ma‘lumotlarga ko‘ra, 2024 yil davomida viloyatga 420,2 ming nafar xorijiy va 2 million 485 ming mahalliy sayyoh tashrif buyurgan. Bu ko‘rsatkich 2023 yilga nisbatan 2,6 barobarga o‘sgan bo‘lib, viloyatda turizm sohasida kuzatilayotgan o‘shish sur‘atlarining yaqqol ifodasidir.

2024 yilda Navoiy viloyatida turizmni rivojlantirish bo‘yicha amalga oshirilgan keng qamrovli islohotlar doirasida bir qator yangi turistik marshrutlar va

infratuzilmaviy ob'ektlar tashkil etildi. Xususan, Xatirchi, Nurota, Navbahor, Karmana va Qiziltepa tumanlarini qamrab olgan, umumiy uzunligi 340 km bo'lgan "Navoiy turizm halqasi" yo'nalishi ishlab chiqildi. Ushbu yo'nalish 60 ta turizm ob'ektini o'z ichiga olgan 14 ta alohida turistik marshrutni qamrab oladi.

Mazkur turistik mahsulotlar viloyatda sayyohlik faoliyatini hududlararo bog'lash, mahalliy brendlarni ilgari surish va tabiiy-etnografik imkoniyatlarni keng qamrab olishda muhim ahamiyat kasb etmoqda. Ayniqsa, "Qizilqum Safari" MCHJ, "Yurt Camp" MCHJ hamda "Kemel Travel" MCHJlar tomonidan yaratilgan turistik klasterlar mahalliy va xorijiy sayyohlar tomonidan katta qiziqish bilan qarshi olinmoqda. Cho'l turizmiga ixtisoslashgan ushbu ob'ektlar sayyohlarga o'tovlarda yashash, dala sharoitidagi xizmatlar, tuya va otda sayohat qilish, milliy oshxonaning mazali taomlarini tatib ko'rish imkonini yaratadi.

Turistik infratuzilma doirasida mehmonxona salohiyati ham sezilarli darajada oshdi. 2024 yilda Navoiy shahrida "Shedevr Plaza" va "Tinchlik Plaza-2" kabi zamonaviy mehmonxonalar faoliyati boshlandi. Bu orqali 220 ta qo'shimcha mehmonxona o'рни va 60 ta yangi ish o'rinlari yaratildi. Umuman, viloyatda joylashtirish vositalari soni 238 taga, umumiy o'rinlar soni esa 6983 taga yetdi. Joriy yilda yangidan 34 ta joylashtirish vositasi (10 ta mehmonxona, 17 ta oilaviy mehmon uyi, 4 ta xostel va 3 ta o'tovli oromgoh) tashkil etildi.

Navoiy viloyatining turizm salohiyati va kelgusidagi rivojlanish yo'nalishlarini baholash maqsadida Samarqand iqtisodiyot va servis instituti mutaxassislari tomonidan o'tkazilgan tahlillar natijasida hudud uchun xos bo'lgan 12 ta yangi "fishka" — ya'ni eksklyuziv imkoniyatlar aniqlandi. Ular qatoriga quyidagilar kiradi:

“Fotosafari” yo'nalishlarini joriy etish;

“Nurotaning qadimgi korizlari”ni turizm yo'nalishlariga integratsiya qilish;

“Sarmishsoy darasida hunarmandlar markazi”ni tashkil etish;

“Sangijumon: abadiy tebranuvchi tosh” kabi tabiiy mo'jizalarni turistik dasturga kiritish;

“Angidon” — Xatirchi tumanidagi “kichik Shvesariya” deb ataluvchi ekoturistik hududda infratuzilmani yaratish.

Ushbu tashabbuslar nafaqat viloyat turizmining diversifikatsiya qilinishiga, balki Navoiyning O‘zbekiston va xalqaro turizm haritasida mustaxkam o‘rin egallashiga xizmat qiladi.

Xulosa. 2024 yil davomida Navoiy viloyatida turizm sohasini rivojlantirishning muhim yo‘nalishlaridan biri sifatida madaniy tadbirlar tashkil etildi. Bu tadbirlar nafaqat hududning boy merosini namoyon etish, balki sayyohlar oqimini oshirishga ham xizmat qildi.

Shuningdek, Nurota tumanida “So‘zana va kashta” deb nomlangan milliy hunarmandchilik festivali bo‘lib o‘tdi. Ushbu festivalda yurtimizning turli hududlaridan 200 nafar hunarmandlar ishtirok etdi. Tadbir doirasida qo‘lda tikilgan gilamlar, an‘anaviy hunarmandchilik buyumlari, tasviriy san‘at namunalari va milliy bezaklar ko‘rgazmasi tashkil etildi. Mazkur festival 150 nafar xorijiy va 1000 nafar mahalliy turistni jalb etib, hududning an‘anaviy madaniy qiyofasini keng auditoriyaga taqdim etdi.

Bundan tashqari, viloyat o‘zining turizm salohiyatini xalqaro miqyosda targ‘ib qilish maqsadida bir qator nufuzli turizm forumlari va yarmarkalarda faol ishtirok etdi. Jumladan, Rossiya Federatsiyasining Moskva shahrida o‘tkazilgan “MITT” (Moscow International Travel & Tourism Exhibition) xalqaro turizm yarmarkasida O‘zbekistonning yagona milliy stendi tarkibida Navoiy viloyati vakillari ham qatnashdilar. Ushbu ishtirok viloyat brendini xalqaro turizm maydonida namoyon etishga xizmat qildi.

Shuningdek, “Ipak yo‘lida turizm” xalqaro yarmarkasida ham Navoiy hunarmandlari, tadbirkorlari va turistik kompaniyalari o‘z mahsulot va xizmatlarini taqdim etishdi. Tadbir doirasida xalqaro hamkor tashkilotlar bilan qator anglashuv memorandumlari va hamkorlik shartnomalari imzolandi, bu esa kelgusida viloyatga xorijiy investitsiyalar va turistlar oqimini oshirishga zamin yaratadi.

2024 yil Navoiy viloyatida turizm infratuzilmasini mustahkamlash va sayyohlar uchun yanada qulay sharoitlar yaratish borasida muhim bosqich sifatida qayd etildi. Viloyat hokimligi tashabbusi bilan umumiy qiymati 33,5 milliard soʻmga teng boʻlgan 6 ta yirik qurilish va rekonstruksiya loyihalari amalga oshirildi.

Ushbu ishlar doirasida, avvalo, turistik obʼektlarga olib boruvchi asosiy avtomobil yoʻllari taʼmirlandi, bu esa sayyohlarning erkin va xavfsiz harakatlanishini taʼminlashga xizmat qildi. Shuningdek, turistik obʼektlarda zamonaviy axborot-kommunikatsiya infratuzilmasi yaratildi: jami 52 ta Wi-Fi nuqtalari oʻrnatilib, sayyohlar uchun internetga keng qamrovli va uzluksiz kirish imkoniyati taʼminlandi.

Bunday infratuzilmaviy oʻzgarishlar oʻz natijasini berib, viloyatda turistlar oqimi oshdi, ayniqsa, qadamjolar, tarixiy yodgorliklar va madaniy meros obʼektlariga boʻlgan qiziqish sezilarli darajada kuchaydi. Shu bilan birga, mahalliy aholi uchun qoʻshimcha ish oʻrinlari yaratildi, turistik xizmatlar sifati oshdi, turizmdan keladigan iqtisodiy daromadlar koʻpaydi. Eng muhimi, Navoiy viloyati xalqaro turizm haritasida oʻz brendini mustahkamlash sari muhim qadam tashladi.

Amalga oshirilgan infratuzilma ishlari nafaqat turizm sohasiga, balki viloyatning umumiy ijtimoiy-iqtisodiy taraqqiyotiga ham ijobiy taʼsir koʻrsatmoqda. Turizm salohiyatini rivojlantirishga yoʻnaltirilgan bunday chora-tadbirlar Navoiy viloyatining nafaqat milliy, balki xalqaro darajada ham jozibador sayyohlik markaziga aylanishida muhim poydevor boʻlib xizmat qilmoqda.

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FINTECH KOMPANIYALARI VA BANKLAR O‘RTASIDAGI HAMKORLIK: O‘ZBEKISTON BANK TIZIMI UCHUN YANGI IMKONIYATLAR

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Annotatsiya. Mazkur maqolada O‘zbekiston bank tizimida fintech kompaniyalari bilan hamkorlikning zamonaviy holati, afzalliklari va istiqbollari tahlil qilingan. Muallif raqamli transformatsiya sharoitida banklar va fintech kompaniyalari o‘rtasidagi integratsion munosabatlarning iqtisodiy va texnologik omillarini o‘rganib

chiqadi. Xususan, Open Banking, AI, Big Data, blokcheyn texnologiyalari, API integratsiyasi kabi innovatsion echimlarning bank xizmatlari sifatini oshirishdagi roli yoritilgan. Tadqiqotda O‘zbekistonda mavjud muammolar – huquqiy tartibotning yetarli emasligi, kiberxavfsizlik tahdidlari, raqamli infratuzilma va malakali kadrlarga bo‘lgan ehtiyoj keng tahlil qilingan. Shuningdek, xorijiy tajribalar asosida hamkorlikning samarador modelini yaratish bo‘yicha tavsiyalar ishlab chiqilgan. Maqola fintech-bank hamkorligi orqali O‘zbekiston bank tizimini yanada raqamlashtirish, moliyaviy inklyuzivlikni oshirish va mintaqaviy moliya bozoriga integratsiyalashish imkoniyatlarini ochib beradi.

Kalit so‘zlar. Fintech, bank tizimi, raqamli transformatsiya, Open Banking, O‘zbekiston, bank xizmatlari, moliyaviy texnologiyalar, raqobat, API, blokcheyn, kiberxavfsizlik, moliyaviy inklyuzivlik, raqamli infratuzilma.

Abstract. This article analyzes the current state, benefits, and prospects of cooperation between fintech companies and banks in Uzbekistan’s banking sector. The author explores the economic and technological aspects of integration between banks and fintech firms in the context of digital transformation. In particular, the paper highlights the role of innovative solutions such as Open Banking, AI, Big Data, blockchain technologies, and API integration in improving the quality and accessibility of banking services. The study also examines existing challenges in Uzbekistan, including underdeveloped legal frameworks, cybersecurity risks, insufficient digital infrastructure, and a shortage of skilled personnel. Drawing on international experience, the article offers recommendations for developing an effective collaboration model. The study concludes that fintech-bank partnerships can accelerate the digitalization of Uzbekistan’s banking sector, increase financial inclusion, and facilitate integration into the regional financial market.

Keywords. Fintech, banking system, digital transformation, Open Banking, Uzbekistan, banking services, financial technologies, competition, API, blockchain, cybersecurity, financial inclusion, digital infrastructure.

Kirish. So‘nggi yillarda raqamli texnologiyalar jahon moliyaviy sektorini tubdan o‘zgartirib yubordi. Ayniqsa, fintech kompaniyalari – ya’ni moliyaviy texnologiyalar asosida xizmat ko‘rsatuvchi innovatsion tashkilotlar – banklarning an’anaviy funksiyalarini takomillashtirishda muhim rol o‘ynamoqda. Ular orqali to‘lovlar, kreditlash, moliyaviy rejalashtirish va investitsiya jarayonlari yanada tezkor, arzon va mijozga yo‘naltirilgan shaklga kiriyapti.

Fintech va banklar o‘rtasidagi hamkorlik — bu faqat texnologik integratsiya emas, balki moliyaviy sektorni yangi bosqichga olib chiqadigan strategik sheriklikdir. Jahonda bu tajriba tez sur‘atlarda rivojlanib, “Open Banking”, “API integratsiyasi”, “KYC optimallashtirish”, “AI kredit skoring” kabi tushunchalarni moliyaviy amaliyotga olib kirdi.

O‘zbekistonda ham fintech sektorining rivojlanishi davlat siyosati darajasida qo‘llab-quvvatlanmoqda. 2023–2025 yillar davomida bir qator fintech loyihalar paydo bo‘ldi, masalan, AnorBank, TBC Bank Uzbekistan va boshqa raqamli platformalar. Bu fintechlar bilan an’anaviy banklar o‘rtasidagi kooperatsion modelni shakllantirish ehtiyojini kuchaytirmoqda. Ayniqsa, moliyaviy inklyuziyani ta’minlash, kreditlashni kengaytirish, mijozlar ehtiyojiga mos mahsulotlar ishlab chiqish uchun ushbu hamkorlik istiqbolli yo‘nalish sifatida e’tirof etilmoqda.

Ushbu maqola aynan O‘zbekiston bank tizimida fintech-bank hamkorligining imkoniyatlari, muammolari va rivojlanish yo‘nalishlarini tahlil qilishga bag‘ishlangan. Tadqiqotning dolzarbligi shundaki, moliyaviy raqamlashtirish jarayonining muvaffaqiyati bevosita banklar va fintech kompaniyalari o‘rtasidagi integratsiyaning samaradorligiga bog‘liq.

Nazariy asoslar va metodologiya

Fintech-bank hamkorligi tushunchasi

Fintech va banklar o‘rtasidagi hamkorlik – bu moliyaviy xizmatlar ekotizimini yaxshilash maqsadida raqamli texnologiyalar va an’anaviy moliya institutlarining o‘zaro strategik aloqasidir. Ushbu hamkorlik modeli quyidagi shakllarda namoyon

bo'ladi:

Texnologik integratsiya – API, mobil ilovalar va ma'lumotlar almashinuvi orqali xizmat ko'rsatish sifatini yaxshilash.

Moliyaviy sheriklik – banklar va fintechlar o'rtasidagi qo'shma loyihalar orqali yangi mahsulotlarni yaratish.

Platformaviy model – bank xizmatlari uchun fintech infratuzilmasidan foydalanish (BaaS – Bank as a Service).

Innovatsion ekotizimlar – fintech-startaplar bilan hamkorlikda yangi xizmatlar va texnologiyalarni tajriba asosida joriy qilish.

Tadqiqot metodologiyasi

Ushbu ilmiy ish quyidagi metodlarga asoslanadi:

Tizimli tahlil – fintech-bank hamkorligining iqtisodiy, texnologik va huquqiy jihatlari o'zaro bog'liqlikda tahlil qilindi.

Qiyosiy tahlil – O'zbekiston tajribasi xalqaro namunalar bilan solishtirildi (Estoniya, Singapur, BAA, Buyuk Britaniya).

Statistik usullar – 2022–2025 yillar uchun O'zbekiston bank sektoridagi raqamlar, tahliliy hisobotlar va markaziy bank ma'lumotlari asosida umumlashtirishlar kiritildi.

Normativ-huquqiy tahlil – mavjud qonunchilik, regulyator talablar va fintech faoliyatini tartibga soluvchi asosiy hujjatlar o'rganildi.

Fintech va banklar o'rtasidagi hamkorlik yo'nalishlari

O'zbekiston bank tizimida fintech-bank hamkorligi bir nechta yo'nalishda shakllanmoqda. Quyida ularning eng asosiylari tahlil qilinadi:

Mobil ilovalar va interfeyslar integratsiyasi

Raqamli banklar va fintech platformalar hamkorlik orqali ilovalar orqali yetkaziladigan xizmatlar assortimentini kengaytirmoqda. Masalan, TBC Uzbekistan "TBC Business" xizmatini ishga tushirib, kichik va o'rta biznes uchun 24/7 xizmatlar taklif qilmoqda. Bu fintech-bank integratsiyasining aniq natijasidir, unda bank qulay

interfeys va mobil to'lovlar imkoniyatini taqdim etadi.

API va ochiq banking (Open Banking)

O'zbekiston bozorida "Open Banking" modeli faol rivojlanmoqda. BS/2 va banklar tomonidan ATM infratuzilmalari modernizatsiya qilinib, cheklangan xizmatlar bilan ishlashdan butun ekotizimga o'tilmoqda. Shuningdek, Payme, Click kabi fintechlar bank API'laridan foydalanuvchilar ma'lumotini boshqa tizimlar bilan almashadi.

Big Data va sun'iy intellekt asosida analitik

AI va katta ma'lumotlar bank xizmatlarini personalizatsiya qilishda qo'llanilmoqda. KPMG ma'lumotlariga ko'ra, 80% dan ortiq banklar sun'iy intellektni strategik vosita sifatida qabul qilmoqda. O'zbekiston hukumati ham 2024-yilda AI texnologiyalar strategiyasini tasdiqlagan. TBC Uzbekistan esa AI yordamida virtual yordamchi va kredit skoringni joriy etmoqda.

Fintech-loyihalarni moliyalashtirish va platforma modeli

Uzum, Payme, ZoodPay kabi fintechlar o'z loyihalarini kengaytirish uchun moliyaviy investitsiya jalb qilmoqda: Uzum 2024-yilda \$100 million investor mablag'i oldi va ilk fintech-unicornga aylandi. Bu esa banklar bilan platforma modeli orqali hamkorlikka asos yaratadi, masalan, BaaS (Bank as a Service) orqali.

O'zbekistondagi amaliy tajribalar va muammolar

Amaliy tajribalar

O'zbekistonda fintech va banklar o'rtasidagi hamkorlik jarayoni 2020-yillardan boshlab faol bosqichga o'tdi. Quyidagi misollar bu sohadagi real holatni ko'rsatadi:

TBC Bank Uzbekistan – Gruziyalik bank TBC Group'ning O'zbekistondagi raqamli sho'ba banki bo'lib, fintech ekotizimida faoliyat yuritmoqda. TBC mijozlarga 100% onlayn hisob ochish, masofaviy kredit olish va virtual kartalar orqali to'lov xizmatlarini taklif etmoqda. Bu fintech-bank modeli bank faoliyatini soddalashtiradi va kengroq auditoriyaga xizmat ko'rsatish imkonini yaratadi.

Payme va Click – to'lov xizmatlari kompaniyalari O'zbekiston banklari bilan

o‘zaro API integratsiya asosida ishlaydi. Masalan, mijozlar bir ilova orqali turli banklardagi hisoblarini boshqarishi, kommunal to‘lovlarni amalga oshirishi yoki kreditlarni to‘lashi mumkin.

AnorBank – to‘liq raqamli bank bo‘lib, moliyaviy xizmatlar segmentatsiyasiga ixtisoslashgan. Ushbu bank fintech usullarni qo‘llagan holda mijozlarga tezkor kredit, QR-bill to‘lovlar, avtomatik scoring va blokcheyn asosida tranzaksiya xavfsizligini taklif etmoqda.

Muammolar va cheklovlar

Shunga qaramay, O‘zbekistonda fintech-bank hamkorligini rivojlantirishda quyidagi muammolar mavjud:

1. Huquqiy-normativ baza zaifligi

O‘zbekiston moliya bozorida Open Banking, BaaS, digital identity kabi innovatsion modellarni tartibga soluvchi aniq qonunlar yo‘q yoki yetarli darajada ishlab chiqilmagan.

Fintech kompaniyalarning bank xizmatlarini ko‘rsatishdagi roli bo‘yicha regulyator yondashuvi hali shakllanmagan.

2. Raqamli infratuzilmaning nomukammalligi

Xususan, viloyat va chekka hududlarda internet tezligi va barqarorligi past. Bu fintech xizmatlaridan foydalanish imkoniyatlarini cheklaydi.

3. Kadrlar salohiyatining pastligi

Fintech texnologiyalari bilan ishlay oladigan IT-mutaxassislar va data-analitiklar yetishmaydi. Ko‘plab banklar hali ham an‘anaviy xizmat ko‘rsatish modelida qolmoqda.

4. Kiberxavfsizlik va ma‘lumotlar himoyasi

2023-yilda bank tizimida 1200 dan ortiq kiberhujum holati qayd etilgan. Fintech-bank integratsiyasida ma‘lumotlar almashinuvi xavfsizligini ta‘minlash dolzarb masala bo‘lib qolmoqda.

Xulosa va takliflar

O'zbekiston bank tizimida fintech kompaniyalari bilan hamkorlik qilish bugungi raqamli iqtisodiyot sharoitida strategik zaruratga aylanmoqda. O'tkazilgan tahlillar asosida quyidagi muhim xulosalar va takliflar shakllantirildi:

Xulosa:

Fintech-bank hamkorligi bank xizmatlarini soddalashtiradi, raqamlashtirishni tezlashtiradi va moliyaviy inklyuzivlikni oshiradi.

Raqamli texnologiyalar, ayniqsa AI, Big Data, API va blokcheyn, O'zbekiston bank sektori uchun yangi imkoniyatlar ochmoqda.

Banklar o'z xizmatlarini fintechlar orqali diversifikatsiyalab, mijozlarga individual yondashuv asosida xizmat ko'rsatishni kuchaytirishi mumkin.

Shunga qaramay, huquqiy me'yorlar zaifligi, kiberxavfsizlik, malakali kadrlar yetishmasligi va infratuzilma muammolari hal etilishi zarur.

Fintech-bank hamkorligi orqali O'zbekiston bank tizimi nafaqat ichki bozorni, balki mintaqaviy va global moliyaviy makonni ham nishonga olishi mumkin.

Takliflar:

• **Huquqiy asosni takomillashtirish:** Fintech kompaniyalar faoliyatini tartibga soluvchi alohida qonunlar ishlab chiqilishi, "Open Banking", "Digital ID", "eKYC" kabi konsepsiyalar qonunchilikda mustahkamlanishi zarur.

• **Raqamli infratuzilmani rivojlantirish:** Qishloq joylarda internet tezligini oshirish, milliy ma'lumotlar markazlarini kengaytirish, bulutli texnologiyalarga sarmoya kiritish muhim.

• **Kadrlar salohiyatini oshirish:** Bank xodimlari va fintech mutaxassislari uchun zamonaviy IT, data analytics, cybersecurity bo'yicha malaka oshirish dasturlari yo'lga qo'yilishi lozim.

• **Xalqaro hamkorlikni chuqurlashtirish:** Yevropa Ittifoqi, Janubi-Sharqiy Osiyo, Xitoy va AQShdagi fintech markazlari bilan strategik sheriklik o'rnatilishi kerak.

• **Regulator sandbox tizimini joriy etish:** Fintech kompaniyalarga innovatsion mahsulotlarini sinovdan o'tkazish imkonini beruvchi nazorat ostidagi muhit yaratilishi tavsiya etiladi.

• **Moliyaviy savodxonlikni oshirish:** Raqamli moliyaviy xizmatlardan foydalanish madaniyatini shakllantirish uchun keng ko'lamli axborot-targ'ibot ishlari olib borilishi zarur.

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