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**“Menejment, marketing va moliya” xalqaro ilmiy jurnali
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O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan 2024-yil 29-yanvarda №213940-son bilan ro'yxatga olingan.

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Endi Singapur menejmentni rivojlantirish institutida ham ACCA va IELTS (British Council tomonidan tashkil etiladigan) imtihonlari o'tkaziladi.

Joriy yilning 16-fevral kuni Toshkent shahridagi Singapur menejmentni rivojlantirish institutida TSMRI va "British Council" o'rtasida hamkorlik va o'zaro anglashuv memorandumi imzolandi. TSMRI rektori doktor Ilhom Mamatqulov va "British Council" ning O'zbekistondagi direktori Denise Waddingham boshchiligida bo'lib o'tgan uchrashuvda TSMRI rasmiy ravishda IELTS ro'yxatga olish markazi hamda ACCA va IELTS test hamkoriga aylandi. Bu esa o'z navbatida institut talabalari va xodimlari uchun bir qator imtiyozlarni taqdim etadi. Shuningdek, 2024-yilning bahoridan boshlab TSMRI kampusida ACCA va IELTS imtihonlarini o'tkazilishiga kelishildi.

Qayd etish kerakki, hamkorlik memorandumi ta'lim sifatini oshirishda hamda yoshlarni yetuk kadr qilib yetishtirishda muhim omil ekanligi kelgusida hamkorlikni yangi bosqichga olib chiqishga zamin yaratadi.

On February 16, 2024, a memorandum of cooperation and mutual understanding was signed between MDIS Tashkent and British Council, Uzbekistan.

MDIS Tashkent officially became an IELTS registration center and an ACCA and IELTS test partner at a meeting chaired by MDIS Tashkent Rector, Dr. Ilhom Mamatkulov and Ms. Denise Waddingham, Director of the British Council in Uzbekistan. This, in turn, provides a number of benefits for the students and employees of the institute. It has also been agreed that ACCA and IELTS exams will be held on campus from spring 2024. It should be noted that the memorandum of cooperation is an important factor in improving the quality of education and training young people to become mature personnel, which creates the basis for bringing cooperation to a new level in the future.



UzAuto Motors bilan istiqbolli hamkorlik sari

Joriy yilning 20-fevral kuni Toshkent shahridagi Singapur menejmentni rivojlantirish institutida "UzAuto Motors" ochiq aksiyadorlik jamiyati direktori Bo Inge Andersson bilan uchrashuv bo'lib o'tdi.

Uchrashuvda zamonaviy axborot texnologiyalari sohasida, shuningdek, ta'lim faoliyati sohasida hamkorlikni yo'lga qo'yish, O'zbekistonda axborot jamiyatini yanada rivojlantirish uchun ustuvor ahamiyatga ega bo'lgan loyihalarni amalga oshirish muhokama qilindi. Kelgusida hamkorlikni bosqichma-bosqich yuqori darajalarga olib chiqish maqsadida turli xil samarali kelishuvlarga erishildi. Jumladan, tomonlar o'rtasida to'g'ridan-to'g'ri sheriklik munosabatlarini o'rnatish, donorlar, grantlarni o'z ichiga olgan qo'shma loyihalar va talabalar uchun ish tanlash jarayonida ularning ilmiy salohiyati, bilim darajasi va qobiliyatlaridan kelib chiqqan holda ishga joylashga ko'maklashish kabi loyihalarni o'z ichiga olgan.



Akademik va baholash innovatsiyalari festivali (UOS Akademik treningi)

Joriy yilning 26-fevral kuni Toshkent shahridagi Singapur menejmentni rivojlantirish institutida UOS akademik treningi bo'yicha sertifikatlar o'z egalariga topshirildi.

Trening xodimlar o'rtasida akademik yaxlitlikni kuchaytirish, baholashni loyihalash va amalga oshirish ko'nikmalarini rivojlantirish, talabalarning muvaffaqiyati va o'quv natijalarini qo'llab-quvvatlaydigan baholash strategiyasini yaratishga e'tibor qaratish kabi mavzularni qamrab oldi. Shuningdek, trening qatnashchilariga sertifikatlar topshirildi.

Academic and Assessment Innovation Festival (UOS Academic Training)

On February 26, 2024, certificates for the academic training of UOS were handed over to its participants.

The training covered topics such as enhancing academic integrity among staff, developing assessment design and implementation skills, and focusing on creating assessment strategies that support student success and learning outcomes.



TSMRI turizmni rivojlantirish yoʻlida

Joriy yilning 29-fevral kuni Toshkent shahridagi Singapur menejmentni rivojlantirish instituti vakillari Toshkent viloyatining Parkent tumani 1-ixtisoslashgan davlat umumiy maktabida boʻlishdi.

Parkent tumanining namunali yuqori sinf oʻquvchilari uchun tashkil etilgan ochiq davra suhbatida TSMRI vakillari tomonidan institut faoliyati hamda turizm va mehmondoʻstlik sohasi haqida taqdimot oʻtkazildi. Oʻquvchilar ushbu yoʻnalishda oʻzlarini qiziqtirgan savollarga javob olishdi.

Taʼkidlash joizki, taqdimot oʻquvchilar orasida yuqori qiziqish uygʻotib kelgusida turizm salohiyatini yuksaltirish yoʻlida amaliy dastur vazifasini bajarishini qayd etish mumkin.

MDIS Tashkent is on the way to developing tourism

On February 29, 2024, representatives of MDIS Tashkent visited the 1st specialised state general school of the Parkent district of the Tashkent region.

At an open roundtable discussion organized for exemplary high school students of Parkent district, MDIS Tashkent representatives made a presentation about the activities of the institute and the field of tourism and hospitality.

It should be noted that the presentation aroused high interest among the students and served as a practical programme to increase tourism potential in the future.

KIRISH SO‘ZI

Bugungi iqtisodiy rivojlanishning tub zaminida zamonaviy yondashuvlarga asoslagan **menejment, marketing va moliyaviy** faoliyat yotadi. Har qanday faoliyatning, avvalo, to‘g‘ri tashkil etilishi va boshqarilishi, bozor talablariga asoslanishi, shuningdek moliyaviy resurslarning to‘g‘ri harakatlantirilishi, shubhasiz muvaffaqiyatni ta‘minlaydi.

Menejment – maxsus boshqarish faoliyati. Menejmentning holati ishlab chiqarish samaradorligi, texnika va texnologiya darajasi hamda ishchi kuchining sifatiga ta‘sir ko‘rsatadi. Menejmentning mazmuni boshqaruv tizimi va boshqaruv obyekti orasidagi o‘zaro munosabat bo‘lib, uning asosiy vazifasi boshqaruvning zamonaviy usullarini, rahbarlik san‘ati sirlarini o‘rganishdan iborat. Uning asosiy maqsadi bozor munosabatlari sharoitida barcha bo‘g‘inlarda ishlay oladigan yuqori malakali boshqaruvchilarni tayyorlashdan iborat.

Marketing – sotuvchi va xaridor o‘rtasidagi mahsulot yoki xizmatlar almashinuvi natijasida kompaniyaning qiymati oshish jarayoniga aytiladi. Marketingning maqsadi – yangi mijozlarni mahsulot, tovar yoki xizmat uchun jalb qilish, ularga yuqori iste‘mol sifatini taklif qilib, eski mijozlarni saqlab qolgan holda, ularning tinimsiz o‘zgarib turuvchi ehtiyojlarini qondirishdan iborat. Asosiy vazifasi – har bir bozorni ehtiyojlari va zaruratlarini aniqlash, ular orasidan o‘z kompaniyalari boshqa raqobatchilardan ko‘ra yuqori darajali xizmat ko‘rsata oladiganlarini tanlashdan iborat.

Moliya – markazlashgan va markazlashmagan maqsadli pul fondlarini hosil qilish, jamlash, taqsimlash va qayta taqsimlash yoki ishlatish yuzasidan paydo bo‘ladigan iqtisodiy munosabatlardir. Moliya iqtisodiyotning pul sektorida yuzaga keladi va daromadlar asosida yuz beradi. Pul sektori pul va pulga tenglashtirilgan aktivlarning harakati bo‘lib, buning natijasida pul fondlari vujudga keladi. Moliya subyekti shu fondlarni yaratish, taqsimlash va ishlatishda ishtirok etuvchilar, ya‘ni korxonalar, turli xo‘jalik, xonadon, nodavlat jamoat tashkilotlari va davlat idoralaridan iborat. Moliya daromad hosil qilish va uni sarflashni anglatadi.

“Management, Marketing and Finance” (Menejment, Marketing va Moliya) xalqaro ilmiy jurnalining bunday nomlanishi ham, tabiiy, o‘ziga xos ma‘noga ega. Ya‘ni, mazkur jurnalda bugungi kunda nafaqat mamlakatimiz iqtisodiyoti, balki jahon iqtisodiyotidagi Menejment, Marketing va Moliya sohalaridagi muammolar va ularning yechimlariga qaratilgan tavsiyalarning ilmiy muhokamasiga asoslangan maqolalar chop etib boriladi.

Ushbu xalqaro ilmiy jurnal tez fursatlarda ilmiy tadqiqotchilar hamda olimlar e‘tiboridan joy olishiga ishonaman va uning faoliyatiga omad tilayman.

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ЗАМОНАВИЙ ТАЪЛИМ ТИЗИМИНИНГ ДАВЛАТ ВА ЖАМИЯТ РИВОЖИДАГИ АҲАМИЯТИ

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Маълумки, таълим ва тарбия масаласи доимо давлат ва жамият тараққиётининг асоси бўлган. Чунки инсон жамиятдаги барча муносабатлар, алоқаларнинг марказида туради. Фан-техника ва ахборотдаги инқилоб инсон ва унинг илмий-маърифий салоҳиятини ижтимоий-иқтисодий юксалишининг ҳал қилувчи омилига айлантирди.

Мамлакатимизда олий таълим тизимини тубдан такомиллаштириш, кадрлар тайёрлаш мазмунини замонавий талаблар асосида тубдан қайта кўриб чиқиш, рақобатбардош олий маълумотли мутахассислар тайёрлаш ҳамда соҳани жаҳон стандартлари даражасида ривожлантиришда олий таълим тизимида инновацион фаолиятни бошқаришни такомиллаштиришга алоҳида эътибор қаратилмоқда.

Бу борада асосий билим соҳалари бўйича электрон таълим ресурслари миллий тизимини яратиш, жаҳоннинг таълим ресурсларига кириш ва бу инфраструктурани такомиллаштириш, ўқув жараёнида жаҳоннинг ва миллий электрон таълим ресурсларидан ахборот коммуникация технологиялари орқали фойдаланиш, ўқув юртларини моддий-техника базасини ва тармоқли инфратузилмани ривожлантириш муаммолари олий таълим тизимида долзарбдир.

Хусусан, ўсиб келаётган авлоднинг бугунги кунда таълим соҳасида ташкил этилган замонавий моддий-техник базасидан самарали фойдаланишини таъминлаш, олий таълим тизимидаги йўналишлар ва мутахассислар бўйича давлат таълим стандартлари, ўқув дастурлари, ўқув-методик адабиётларни қайта кўриб чиқиш ва такомиллаштиришда қатор ишлар амалга оширилмоқда.

Хусусан, Ўзбекистон Республикаси Президенти Шавкат Мирзиёевнинг Олий Мажлисга йўллаган Мурожаатномасида “Биз ўз олдимизга мамлакатимизда Учинчи Ренессанс пойдеворини барпо этишдек улў мақсадни қўйган эканмиз, бунинг учун янги Хоразмийлар, Берунийлар, Ибн Синолар, Мирзо Улуғбеклар, Навоий ва Бобурларни тарбиялаб берадиган муҳит ва шароитларни яратишимиз керак.

Бунда, аввало, таълим ва тарбияни ривожлантириш, соғлом турмуш тарзини қарор топтириш, илм-фан ва инновацияларни тараққий эттириш миллий ғоямизнинг асосий устунлари бўлиб хизмат қилиши лозим. Ушбу мақсад йўлида ёшларимиз ўз олдига катта марраларни қўйиб, уларга эришишлари учун кенг имкониятлар яратиш ва ҳар томонлама кўмак бериш – барчамиз учун энг устувор вазифа бўлиши зарур. Шундагина фарзандларимиз халқимизнинг асрий орзу-умидларини рўёбга чиқарадиган буюк ва қудратли кучга айланади”, дея таъкидланганди.

Таъкидлаш жоизки, жаҳоннинг ривожланган давлатларида, хусусан АҚШ, Германия, Буюк Британия, Япония, Жанубий Корея, Сингапурнинг ривожланиш гарови бўлиб инсон омилини кучайтиришга қаратилган инвестициялаш, яъни инсон салоҳияти тараққиёти, хусусан аҳоли таълим даражасининг ошиши ва ёш кадрларнинг профессионал тайёргарлиги билан белгиланади. Мамлакат ва минтақаларнинг устувор иқтисодий ўсишини

таъминлашнинг йўли замонавий босқичда айнан таълим сифатини ошириш соҳасида топилади.

Маълумки, бугунги кунда дунёнинг ривожланган ва ривожланаётган давлатларида таълим парадигмаси ўзгариб бормоқда. Осиё таълим моделига асосан ўқув жараёни назарий билимлар беришдан олинган билимларни амалиётда қўллаш кўникмаларини ривожлантиришга, ахборот технологиялари асосида талабаларда мустақил таълим олиш малакаларини шакллантиришга қаратилмоқда. Ўзбекистондаги ислохотлар истиқболи нафақат мамлакатдаги мавжуд барча тажриба, анъана ва қадриятлар, балки илғор халқаро хорижий тажрибадан фойдаланишга ҳам асосланган.

Бугунги кун университетларида таълим йўналиши бўйича бакалавр ва магистрларга потенциал иш берувчиларнинг профессионал мезонларига мувофиқ амалга оширилаётган ўқув, ўқув-услубий, илмий-тадқиқот фаолиятини такомиллаштириш орқали ахборот-таълим муҳитини ривожлантириб, таълим сифатини ошириш долзарб масалалардан биридир. Университетларда ахборот-коммуникация технологиялари ёрдамида ахборот-таълим муҳитини ташкил этиш, талабалар ҳиссиётларини шакллантириш тизими сифатида ижтимоий-маданий, ўқув, касбий ва илмий-тадқиқот жараёнларини бирлаштириб, уларда тегишли компетентликларни шакллантириб, муайян индивидуал ўқув дастури доирасига йўналтиради.

Олий таълимда ахборот-таълим муҳитини яратишнинг мақсади таълим муассасасида содир бўлаётган барча ахборот жараёнларини янги технологик босқичга ўтказиш, талабаларга фанларни ўқитиш жараёнида ахборот-коммуникация технологияларидан фойдаланиш зарур шартлардан ҳисобланади.

Ўзбекистон Республикаси Президентининг 2019 йил 8 октябрдаги ПФ-5847-сон фармони билан тасдиқланган “Ўзбекистон Республикаси олий таълим тизимини 2030 йилгача ривожлантириш концепцияси” 3-бобининг иккинчи параграфида “... рақамли иқтисодиёт учун юқори малакали муҳандис-техник кадрлар тайёрлаш тизимини ташкил этиш; замонавий ахборот-коммуникация технологиялари ва таълим технологияларининг мустаҳкам интеграциясини таъминлаш, бу борада педагог кадрларнинг касбий маҳоратини узлуксиз ривожлантириб бориш учун қўшимча шароитлар яратиш; таълим жараёнларини рақамли технологиялар асосида индивидуаллаштириш, масофавий таълим хизматларини ривожлантириш, вебинар, онлайн, «blended learning», «flipped classroom» технологияларини амалиётга кенг жорий этиш; замонавий ахборот-коммуникация технологиялари асосида масофавий таълим дастурларини ташкил этиш» каби тадбирларни амалга ошириш кўзда тутилган.

Таълим соҳасининг ҳозирги ривожланиш босқичи ўқув жараёнининг барча иштирокчилари фаолиятига ахборот ва телекоммуникация технологияларини оммавий равишда киритиш билан тавсифланади. Таълимни ахборотлаштириш уни такомиллаштиришга мажбур қилувчи асосий омиллардан бири ҳисобланиб, унинг муҳим воситаси – бу Интернет тизимида нашр этилган таълимга оид ахборот ресурсларидир. Профессор-ўқитувчилар томонидан ўқитиладиган фанларнинг интерфаол дарсликларини, электрон ўқув-услубий мажмуаларини ёки веб-сайтларини ишлаб чиқиш, олий ўқув муассасанинг ахборот-таълим муҳитини яратишда асосий омил бўлиб хизмат қилади.

Шу муносабат билан олий таълимда фаолият юритувчи ўқитувчилар Microsoft Office дастурларидан MS Word, MS Excel, MS Power Point, MS Access, амалий дастурлардан AutoPlay

media studio 8, Adobe Flash, Macromedia dreamweaver, веб-сайтларни яратишга мўлжалланган дастурлардан HTML, TurboSite, WordPress, Joomla ва бошқа дастурлардан фойдаланиб электрон ахборот-таълим ресурсларини ва веб-сайтларни ишлаб чиқишлари ҳамда талабаларга фанларни ўқитиш жараёнида фойдаланиб, ахборот-таълим муҳитини яратишлари мумкин.

Профессор-ўқитувчилар томонидан ахборот-таълим муҳитини лойиҳалашда қуйидаги тамойилларга риоя қилишлари мақсадга мувофиқдир. Масалан:

кўп муҳитлилик – ахборотларни қайта ишлаш, сақлаш, узатиш ва намойиш қилишда компьютер технологияларига мослашувчи матнлар, овоз, видео, график тасвир ва анимацияларни тайёрлаш;

ўзгарувчанлик – талабаларга мустақил равишда таълим олиш йўналишини танлаш имкониятини яратиш;

мослашувчанлик – талабаларни келгуси касбий фаолиятга тайёрлашда зарур бўлган ахборот-ўқув материалларини этказиб бериш ва электрон ахборот-таълим ресурсининг муайян фан предметининг ўзига хос хусусиятларига мослигини таъминлаш;

кўп фойдаланувчанлик – талабаларга исталган жойдан Интернет тармоғи орқали ахборот-таълим муҳити таркибий қисмларига киришни таъминлаш ва электрон ахборот-таълим ресурсларидан кенг ва очиқ фойдаланиш;

самарадорлик – муҳит объектларини қидириш ва узатиш вақтини камайтириш, технологиялар инвариантлиги орқали кўшимча ишлов берилмасдан замонавий ахборот маҳсулотлари даражасида ишлашга тайёр бўлиш имкон берадиган технология ўзгариши ва ҳ.к.

Профессор-ўқитувчилар томонидан замонавий ахборот технологиялари асосида ахборот-таълим муҳитини яратиш таълим жараёнининг юқори иқтисодий самарадорлигини, мослашувчанлигини, электрон ахборот-таълим ресурслардан кенг фойдаланишни ва ўқитишнинг анъанавий шакллари имкониятларининг сезиларли даражада кенгайтишини ҳамда таълимнинг янги самарали шакллари ишлаб чиқиш имкониятларини яратади.

Шунингдек, олий таълимда ахборот-таълим муҳитини яратишнинг бир қанча афзалликлари ва камчиликларини таъкидлаб ўтиш жоиз. Унинг афзалликлари:

ўқув дастуридаги фанларнинг бирикмаси сифатида ахборот-таълим муҳитини лойиҳалаш ва яратишнинг соддалиги;

ўқув жараёнини нисбатан содда ташкил этиш;

турли хил таълим ташкилотлари томонидан тайёрланган, стандартлаштирилган курслардан фойдаланиш ва бошқалар.

Камчиликлари эса:

фанлараро алоқаларни ўз ичига оладиган ва фаннинг алоҳида бўлимларини батафсил, чуқурлаштирадиган кўшимча ўқув материалларига асосланган ва уни бир-бирига боғлиқ бўлмаган модуллар тизими кўринишида тақдим этишга ҳаракат қиладиган таълим дастури доирасидаги билимлар тизимининг яхлитлиги ўртасидаги номувофиқлик;

муаллифнинг объективлиги нуктаи назаридан таълимий курсларни тайёрлаш жараёнида иштирок этган шевага хос атамалари;

фан бўйича билимларни чуқурлаштириш учун кўшимча ахборот манбаларини излаш зарурияти;

ўқув материални идрок этишда тизимлилик, яхлитлиликнинг ва модулларнинг кўплиги умумлаштиришга ҳисса қўшмаслиги;

ўқув дастурида сабаб ва оқибат муносабатлари мантиғининг йўқлиги;
кенг камровли мутахассисларни тайёрлашга йўналтирилган таълим тизимига
мослашишдаги қийинчиликлар;

ўқув жараёни, илмий ва илмий-педагогик мактабларнинг анъаналари ўртасидаги
тафовут ва бошқалардан ташкил топади.

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MALE COMPETITIVE SPORTS ARE MORE POPULAR

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Abstract. *I would like to express my deepest appreciation to Mdm Saudah (my wife) for her support throughout my studies, not only for my post graduate studies but my earlier two doctorates as well. I am also thankful for Doctor Freddy for his encouraging words always, never hurting but always guiding with warmth. The expertise and insights provided by AIU have played a pivotal role in shaping the direction of this literature review, and the feedback has been crucial in ensuring the research's quality and rigor. I am grateful for the encouragement, feedback, and insightful discussions from my family and friends, as their contributions have been immensely valuable to my work. Additionally, I extend my gratitude to the participants of this study who generously shared their expertise, knowledge, and time, greatly contributing to shaping my ideas and findings. Finally, I would like to acknowledge the material support provided by my colleagues at work, as their assistance has made this research possible.*

The difference in viewership between different gender in sports is a multifaceted issue that involves various contributing factors. Despite efforts to increase the popularity of women's sports, men's sports continue to attract larger audiences. This can be attributed to historical and cultural factors that have traditionally favored men's sports in terms of attention and resources. Moreover, disparities in physical abilities and performance levels between male and female athletes can lead to variations in the pace and intensity of the games. Additionally, media coverage, marketing strategies, and sponsorship opportunities predominantly focus on men's sports, reinforcing the cycle of male-dominated viewership. Nevertheless, there is optimism regarding the potential to enhance the popularity of women's sports through increased investment, promotion, and a shift in societal attitudes towards gender and athleticism. This paper aims to explore the existing factors that significantly contribute to the disparities between men and women in the sports industry. The review will delve into the historical and cultural context of gender inequality in sports, analyze the media's role in promoting male-dominated sports, and examine the biological and social factors that contribute to the perception of male superiority in sports. Through the examination of various research studies and surveys, the goal is to gain a deeper understanding of these factors and work towards bridging the existing gaps.

Keywords: *Gender, media, stereotypes, inequality, athletes, sports*

Introduction

Sports have always been a popular source of entertainment and leisure activities worldwide. Whether it's basketball, football, cricket, rugby, tennis, or swimming, sports have captivated people of all ages and genders. Both men's and women's sports encompass various athletic competitions specifically designed for athletes, including team sports like soccer, basketball, and relay races, also individual sports example wrestling, swimming, and weightlifting. Athletes from both genders have gained recognition, shattered records, and achieved success across a wide range of sports, showcasing their skill, athleticism, and dedication. However, when it comes to viewership, men's sports have traditionally attracted larger audiences compared to women's sports. Several factors contribute to this discrepancy. One significant reason is the historical and cultural context surrounding sports. Gender

inequality in sports has been a persistent and complex issue. Despite the significant progress made in terms of visibility, funding, and fan base for women's sports, men's sports continue to dominate the global sporting industry. Throughout history, men have been associated with physical strength and dominance, and sports have provided a platform for men to exhibit their physical prowess. This cultural context has created a perception that men's sports are more exciting and competitive than women's sports. Nevertheless, there is a gradual shift occurring with increased attention being given to women's sports and the creation of more opportunities for female athletes to showcase their talents. It is now our responsibility as fans, media outlets, and stakeholders to support and promote women's sports, fostering a more equitable and inclusive sporting landscape. By actively working towards breaking down barriers and providing equal opportunities, we can help bridge the gap and create a more balanced representation of athletes across genders in the sporting world.

Cultural norms and societal expectations

Numerous studies and research have examined the reasons behind the higher viewership of men's sports in comparison to women's sports. The disparity and inequality in women's sports leagues and events can be attributed to several potential factors. One of the primary contributors to this unfairness is cultural norms and societal expectations. Senne (2016) suggests that women continue to face scrutiny and stereotyping due to social norms that define them as fragile, less capable, and passive. Additionally, sports have traditionally been associated with masculinity, leading to a perception that women are encroaching upon male domains. In certain communities, such as in Myanmar, there may be disapproval of women participating in sports while it is seen as positive for boys (Thein, 2015). Yu et al. (2017) found that girls in China, Shanghai, engaging in certain sports, like soccer, were considered to be deviating from femininity. Senne (2016) further notes that sporting norms and traditions reinforce notions of dominant masculinity, leaving women with limited roles in co-ed sports or segregated women's teams, which can discourage female participation. Societal expectations play a significant role in shaping women's involvement in sports across different countries. There are specific gender roles that may deem certain sports inappropriate for women. Women are often assigned specific societal roles that do not align well with sports, resulting in their underrepresentation in many levels of the sports industry. According to Gender Differences in Sports (2021), societal expectations make women less likely to participate in sports and they tend to face more challenges when they do, leading to lower retention rates. It is particularly concerning that female coaches are underrepresented in coaching education programs, leaving girls and women with predominantly male role models in sports. The lack of confident and strong female athletic models contributes to the issue. While male athletes are plentiful, girls are exposed to societal beauty standards that may not align with athletic pursuits. Overall, societal expectations, cultural norms, and the reinforcement of traditional gender roles contribute to the disparity and underrepresentation of women in sports. Addressing these issues requires challenging stereotypes, promoting gender equality, providing more opportunities for female athletes, and increasing the visibility of successful women in sports to serve as role models.

Physical and biological differences

Although physical differences exist between men and women, it does not imply that men are inherently superior to women in sports. From a biological standpoint, men generally possess larger size and greater strength than women, which can pose challenges for women competing against men in sports that emphasize physicality and aggression, such as high-speed collisions and powerful dunks. This can make men's sports appear more thrilling and impressive to fans, particularly those

who value physical strength and athleticism. The gender gap in sports, while narrowing, persists due to a combination of biological differences affecting performance and socio-political factors that hinder full female participation in various sports worldwide (Capranica et al., 2013). Coleman and Shreve (2018) suggest that one reason men and boys tend to outperform professional female athletes is due to testosterone levels. Testosterone levels produced by the female body, without androgenisation, are not competitive against males, defined here as athletes with testes and testosterone levels in the male range. These differences usually provide men with a competitive upper hand in sports. Factors such as longer and larger bones and a higher muscle mass-to-body weight ratio give men a clear mechanical edge over female athletes (Latham, 2018). TABLE 1 compares the best results of boys under 18 to professional female athletes.

However, Sousa et al. (2019) conducted a study highlighting physical attributes that allow women to excel in longer distances or colder environments. Women tend to have a higher body fat accumulation and greater efficiency in utilizing fat oxidation for endurance performance, which can be advantageous in longer events (Pro Sports, 2022). Additionally, Latham (2018) mentions that female athletes are better than at converting glycogen to energy, a secondary fuel source used when glucose levels drops. This is why female athletes excel in ultra-long-distance sports and usually avoid hitting the point of exhaustion during extended races. While physical differences between men and women can impact athletic performance, it is crucial to recognize each athlete as an individual and strive to create an equitable playing field that allows all athletes to reach their full potential, irrespective of gender. It is important to celebrate and support athletes based on their unique abilities and achievements, considering a variety of factors beyond biological sex.

Table 1

*Under 18 boys

Event	Best Women's Result	Best Boys' Result
100 Meters	10.71	10.15
200 Meters	21.77	20.51
400 Meters	49.46	45.38
800 Meters	1:55.16*	1:46.3
1500 Meters	3:56.14	3:37.43
3000 Meters	8:23.14	7:38.90
5000 Meters	14:18.37	12:55.58
High Jump	2.06 meters	2.25 meters
Pole Vault	4.91 meters	5.31 meters
Long Jump	7.13 meters	7.88 meters
Triple Jump	14.96 meters	17.30 meters

Source: <https://law.duke.edu/sports/sex-sport/comparative-athletic-performance/>

Institutional and historical supports

Institutional and historical supports Institutional support plays a crucial role in shaping the experiences and opportunities of female athletes and sports teams. This support encompasses various resources, facilities, and services provided by sports organizations and governing bodies, including financial aid, training facilities, coaching staff, and other support personnel. However, there is a huge disparity in the level of institutional support between both male and female athletes in professional

sports. Research conducted by Box (2021) reveals that male athletes receive \$179 million more in athletic scholarships annually compared to their female counterparts. Moreover, collegiate institutions allocate only 24% of their athletic operating budgets to female sports, with even lower percentages (16% for recruiting budgets and 33% for scholarship budgets) dedicated to female athletes. Consequently, women's sports teams often face limitations in terms of resources, equipment, training facilities, coaching staff, and other forms of support. This disparity hinders their ability to succeed and compete at the same level as male athletes. Furthermore, the lack of sponsorship for girls' teams at the community sport level is a significant contributing factor. Local businesses often provide less sponsorship to girls' teams due to the perception of smaller supporter bases (Sports England, 2009). The inadequate support for women athletes extends beyond financial aspects and includes factors such as limited access to fitness resources and equipment, inconsistent training schedules, and emotional distractions, which are more prevalent among female athletes (Purc-Stephenson et al., 2022). Additionally, sports halls tend to prioritize male sports for pitch time, resulting in less convenient scheduling for women and girls (Sports England, 2009). The exclusion and lack of inclusivity for women in sports date back to historical events. For instance, the founder of the Modern Olympics, Pierre De Coubertin, excluded women from participating in any sports in the first Olympics held in 1896 (Owyong, 2013). Discrimination against female participation in sports was often justified based on the perception of physical weakness and the equation of athleticism with masculinity. While progress has been made since then, with women gradually gaining more opportunities, challenges persist. Although advancements have been made towards equality in sports, there is still a need for ongoing efforts to ensure that women receive equal support and recognition. Initiatives aimed at challenging gender biases and prioritizing gender equality in the sports world are necessary to create an inclusive and equitable sports culture where all athletes, regardless of gender, can thrive and receive equal opportunities.

Media coverage and sponsorship

Advertisers and marketers play a significant role in shaping the popularity of men's and women's sports. However, their efforts often target male audiences by focusing on men's sports as a means to reach them. This preference stems from the historical disparity in media coverage, funding, and resources between men's and women's sports, making men's sports a more visible and profitable platform for advertisers. Consequently, sports sponsorships and endorsements predominantly feature male athletes and cater to male audiences, with male sports stars serving as spokespeople for various products and services. The lack of advertising for female athletes has several negative consequences. Media coverage heavily favours men's sports, with only a small portion, approximately 5%, dedicated to women's sports in national and local print media on average (Sports England, 2009). The media plays a crucial role in shaping public knowledge, opinions, and attitudes towards women in sports, which, in turn, influences participation levels. Furthermore, media often perpetuates the notion of sports being categorized as masculine or feminine, aligning with traditional gender expectations. This reinforces gender barriers and makes it challenging for women to participate in traditionally male-dominated sports and vice versa (Academy, 2018). Multiple factors contribute to the disparity in sports sponsorships. A significant factor is the lack of media coverage for female athletes. Despite nearly half of athletes in the United States of America being female, they cover only 2%-4% of media coverage. The exposure to media significantly impacts an athlete's publicity and, consequently, their sponsorship opportunities (Iacovides, 2021). Recent statistics indicate that women's sports sponsorships accounted for a mere 0.4% of all sports sponsorships (Iacovides, 2021). The rise of

social media platforms such as Facebook, Twitter, and Instagram has added additional pressures on athletes to engage directly with fans. While social media can positively raise the profiles of athletes, teams, and competitions, it also highlights the differential treatment of male and female athletes. Female athletes are less likely to secure sponsorships because sponsors perceive the image of female athletes as less lucrative compared to their male counterparts. This inequality needs to be addressed to promote a more equitable and inclusive sports landscape.

Methodology

To investigate the reasons behind the higher viewership of men's sports compared to women's sports, I conducted a survey using both face-to-face and video conference methods. The survey aimed to explore various factors contributing to the gender disparities in the sports industry. The participants consisted of 25 individuals, including 12 males and 13 females, aged between 22 and 40 years. All participants were either athletes or coaches. To understand the reasons behind the inequality in the sports industry between men and women, participants were presented with five options and asked to choose which factor they believed contributed to the disparity. The options provided were skills level, athleticism, strategy, speed of play, and rivalry. The survey results, shown in Table 2, highlight the responses received from the 25 participants. Given the issues discussed earlier, it is crucial to further explore the causes of gender inequality and seek ways to address these differences. Participant identities were kept anonymous throughout the survey process.

Results

The survey data collected includes the proportions or percentages of respondents who indicated a preference for men's sports over women's sports. This data has been instrumental in determining the prevalence of this preference within the surveyed population. Through this study, we have gained insight into the varying factors that contribute to the participants' preference for men's sports. This allows us to gauge the relative importance of different reasons influencing their preference. The findings reveal that "Rivalry" among players and teams in men's sports is the most significant factor driving the preference for men's sports. However, the survey results do not provide information regarding the corresponding factor for women's sports.

Discussion

Gender equality and inequality in sports remain prominent issues in today's society, demanding our attention and concerted efforts. While progress has been achieved in the pursuit of gender equality in sports, significant challenges and disparities persist. One of the key manifestations of gender inequality in sports is the discrepancy in participation rates and opportunities. Despite efforts to encourage female participation, notable gaps remain across various sports at both amateur and professional levels. Another crucial aspect is the unequal treatment in terms of pay and resource allocation between male and female athletes. Female athletes often face lower salaries, fewer sponsorship deals, and limited endorsement opportunities compared to their male counterparts. The gender disparity is further reflected in the media coverage and representation of sports. Men's sports tend to receive more attention, airtime, and media coverage, resulting in greater visibility and fan support. Gender inequalities also extend to leadership and decision-making positions within sports, including coaching, administration, and governing bodies. Women are frequently underrepresented in these roles, which limits their influence and voice in shaping policies and strategies. Stereotypes and discrimination based on gender continue to persist in sports, affecting both male and female athletes. Women often encounter challenges related to stereotypes about their physical abilities, appearance-based judgments, and biased evaluations of their skills. LGBTQ+ athletes may also face

specific forms of discrimination and exclusion, further exacerbating the inequality in sports. Nevertheless, there have been positive developments and ongoing advocacy for gender equality in sports. Initiatives such as equal prize money in some tournaments, increased media coverage of women's sports, and campaigns promoting inclusivity have shown promising steps forward. Achieving gender equality in sports necessitates continuous efforts and collective action from various stakeholders, including sports organizations, media outlets, sponsors, and society as a whole. By addressing disparities in participation, pay, media representation, and leadership, as well as challenging gender stereotypes, we can work towards creating a more equitable and inclusive sports environment that benefits athletes of all genders.

Conclusion

Sports offer valuable lessons to young athletes, regardless of their gender. They teach skills such as teamwork, cooperation, discipline, and time management, among others. Sports also provide a source of joy, relaxation, and escapism from the challenges of everyday life. However, it is important to acknowledge the disparities that exist between men's and women's sports in terms of visibility, investment, and opportunities, as discussed and demonstrated in this paper. Historically, men's sports have received more attention and resources, resulting in larger fan bases and higher levels of commercialization. Nonetheless, the landscape is gradually changing as efforts to promote gender equality gain traction. Both men's and women's sports possess unique qualities and contribute to the diverse tapestry of athletic competition. Men's sports often emphasize physicality, power, and speed, while women's sports highlight grace, agility, and skill. It is crucial to recognize and appreciate the achievements and abilities of athletes irrespective of their gender. Gender equality in sports is not only a matter of fairness and justice but also vital for personal development, health, empowerment, and social progress. Promoting equality in sports requires collective action. This involves challenging traditional norms, advocating for equal pay and resources, increasing media coverage and exposure for women's sports, and providing mentorship and support for female athletes. Many individuals and organizations have been making efforts to promote gender equality and bolster support for women's sports over the years. Encouraging girls and women to participate in sports, ensuring equal funding and resources, enhancing media coverage, and advocating for policy changes are some of the ways that individuals and organizations have contributed to making a difference. In summary, the reasons behind the higher viewership of men's sports compared to women's sports are multifaceted and influenced by historical, cultural, and structural factors, as well as media coverage and advertising. While these factors contribute to the existing disparity, it is crucial to challenge and address these biases, support women's sports, and work towards creating a more inclusive sports environment that provides equal recognition and support for athletes of all genders.

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ТЕОРЕТИЧЕСКИЕ АСПЕКТЫ ТРАНСФОРМАЦИИ ТРУДОВЫХ ОТНОШЕНИЙ В ТУРИЗМЕ

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Трудовые отношения в туризме обладают рядом уникальных особенностей, отражающих специфику этой отрасли. Туризм часто характеризуется сезонностью, высокой степенью зависимости от конъюнктуры рынка, а также значительным участием малого и среднего бизнеса. Это создает определенные теоретические аспекты и вызовы для управления трудовыми отношениями:

Сезонность и нестабильность занятости. Туризм часто подвержен сезонным колебаниям, что приводит к временным и нестабильным формам занятости. Это создает необходимость для гибких форм трудовых отношений и управления персоналом, а также требует разработки стратегий для обеспечения социальной защиты временных и сезонных работников.

Низкий уровень квалификации и образования. Многие должности в туристической отрасли не требуют высокой квалификации, что может привести к низкой заработной плате и ограниченным возможностям для карьерного роста. Решение этой проблемы предполагает вложения в обучение и развитие персонала, а также стимулирование повышения квалификации сотрудников.

Работа с клиентами. Туристический бизнес в значительной степени зависит от взаимодействия с клиентами. Это требует от сотрудников высокого уровня коммуникативных навыков, гостеприимства и способности удовлетворять ожидания и потребности клиентов. Управление трудовыми отношениями в этом контексте включает в себя обучение навыкам обслуживания клиентов и развитие корпоративной культуры, ориентированной на клиента.

Межкультурные взаимодействия. Туризм часто включает взаимодействие с клиентами и сотрудниками из различных культур. Это требует от сотрудников понимания и уважения культурных различий и способности адаптироваться к межкультурной среде. Тренинги по межкультурному общению и управлению могут помочь в развитии этих важных навыков.

Здоровье и безопасность на рабочем месте. Отрасль туризма подвержена различным рискам, связанным с безопасностью и здоровьем, включая работу в ночное время, управление транспортными средствами и контакт с потенциально опасными материалами. Эффективное управление трудовыми отношениями должно включать разработку и внедрение строгих мер безопасности и здоровья на рабочем месте.

Законодательное регулирование. Туризм как отрасль часто подвержен строгому законодательному регулированию, включая законы о труде, иммиграции и лицензировании. Понимание и соблюдение этих законов и норм является неотъемлемой частью управления трудовыми отношениями, чтобы избежать юридических проблем и штрафов.

Устойчивое развитие и социальная ответственность. Туризм имеет значительное влияние на экономику, общество и окружающую среду. Управление трудовыми отношениями

в этой отрасли включает в себя обеспечение устойчивого использования ресурсов, защиту прав и благополучия работников и способствование социальному и экономическому развитию местных сообществ.

Исследование теоретических аспектов трудовых отношений в туризме требует комплексного подхода, учитывающего уникальные характеристики и вызовы отрасли. Разработка и внедрение эффективных стратегий управления персоналом, которые учитывают эти особенности, могут способствовать не только процветанию отдельных предприятий, но и устойчивому развитию всей туристической индустрии. Это включает создание благоприятных условий для работы, стимулирование качественного обслуживания клиентов, поддержку развития навыков и профессионального роста сотрудников, а также продвижение принципов социальной ответственности и устойчивого развития.

Научные труды в области трудовых отношений в туризме охватывают широкий спектр тем и проблем, связанных с особенностями работы в этой динамичной и многообразной сфере. Ученые и исследователи анализируют различные аспекты трудовых отношений, от управления человеческими ресурсами до социально-экономических последствий туризма на рабочую силу. Вот некоторые ключевые направления и авторы, внесшие значительный вклад в изучение трудовых отношений в туризме:

Управление человеческими ресурсами в туризме. Исследования в этой области фокусируются на методах привлечения, обучения и удержания квалифицированных сотрудников в туристическом секторе. Авторы таких работ, как Кейт Валш (Kate Walsh) и Майкл Дж. Линч (Michael J. Lynch), обсуждают стратегии управления персоналом и их влияние на качество обслуживания и удовлетворенность клиентов.

Социально-экономические аспекты трудовых отношений в туризме. Исследователи, включая Хуана Игнасио Пулдо-Фернандеза (Juan Ignacio Pulido-Fernández) и Йозефа Чемека (Jozef B. van Doorne), анализируют, как туризм влияет на экономику регионов, создание рабочих мест и социальное развитие. Они изучают, как изменения в туристической индустрии влияют на трудовую силу и местные сообщества.

Сезонность и нестабильность занятости в туризме. Сезонность является значительным фактором в туризме, влияющим на уровень занятости, доходы и условия труда. Исследователи, такие как Томас Баум (Thomas Baum) и Линда Лоумак (Linda Lowry), подробно рассматривают эти аспекты, анализируя стратегии, которые могут помочь в смягчении негативных последствий сезонности для работников.

Межкультурные компетенции и управление разнообразием. В сфере туризма, где встречаются разные культуры и национальности, межкультурное взаимодействие становится ключевым элементом успеха. Авторы, включая Юдит Хеммингтон (Judith Hemmington) и Дэвида Хорнера (David Horner), изучают, как культурное разнообразие влияет на трудовые отношения и как управление этим разнообразием может улучшить коммуникацию и сотрудничество на рабочем месте.

Различные исследователи пытались изучить взаимосвязь между туризмом и занятостью. Уильямс А. и Шоу Дж. продолжили дискуссию о занятости, обусловленной туризмом, продвигая туризм как «надежду на рост занятости в Соединенном Королевстве (Великобритании)». Авторы подчеркивают необходимость дальнейшего детального изучения отрасли, уделяя особое внимание занятости в сфере туризма. Новые направления роста занятости в сфере туризма были изучены Таунсендом А., предполагающим потенциал

занятости городского туризма и регионов с низкими доходами в регионах с лучшими возможностями трудоустройства. Из-за изученной сложности рынка труда в сфере туризма в литературе предлагается междисциплинарный исследовательский подход, способствующий диалогу между различными точками зрения на рынке труда в сфере туризма.

По данным ЮНВТО и МОТ (2014), экономическое влияние индустрии туризма на занятость можно резюмировать как прямую занятость в отраслях туризма, косвенную занятость в секторах, поставляющих ресурсы для индустрии туризма, индуцированное влияние на занятость в результате расходов и общее влияние на занятость через мультипликатор занятости в отраслях туризма, что указывает на эффективный способ борьбы с безработицей. Несмотря на прогнозируемые возможности трудоустройства в сфере туризма, занятость в отраслях туризма, по данным ЮНВТО и МОТ, остается одним из наименее изученных направлений туризма.

Эти научные труды и исследования предоставляют теоретическую основу для понимания трудовых отношений в туризме, выявляя как вызовы, так и возможности для улучшения условий труда, управления персоналом и развития отрасли в целом.

Научные труды в области трудовых отношений в туризме охватывают широкий спектр тем и проблем, связанных с особенностями работы в этой динамичной и многообразной сфере. Ученые и исследователи анализируют различные аспекты трудовых отношений, от управления человеческими ресурсами до социально-экономических последствий туризма на рабочую силу.

В странах СНГ сфера туризма активно развивается, что приводит к углублению исследований в области трудовых отношений в этой отрасли. Ученые из этих стран сосредотачиваются на различных аспектах, включая управление человеческими ресурсами, стандарты труда, условия труда, и социальную ответственность компаний. Вот некоторые примеры научных трудов и исследований ученых из стран СНГ по теме трудовых отношений в туризме:

Трудовые отношения в сфере туризма – Анализ текущего состояния и перспектив развития трудовых отношений в индустрии туризма. Исследования могут включать изучение трудового законодательства, условий труда, а также стратегий управления персоналом в туристических компаниях.

Управление человеческими ресурсами в туризме – Изучение эффективных стратегий и практик в области управления персоналом, направленных на повышение качества обслуживания и удовлетворенности клиентов.

Культурные аспекты трудовых отношений в туризме – Исследование влияния межкультурного взаимодействия на трудовые отношения, включая адаптацию и обучение персонала для работы в международной среде.

Экономические и социальные аспекты трудовых отношений в туризме – Анализ вклада туризма в экономику страны, оценка социальных аспектов трудовых отношений, включая уровень занятости, заработную плату и условия труда в туристической отрасли.

Социальная ответственность и устойчивое развитие в туризме – Изучение роли туристических компаний в социальном развитии регионов, включая обеспечение достойных условий труда, поддержку местных сообществ и сохранение природного и культурного наследия.

Безопасность труда в туризме – Исследования, связанные с обеспечением безопасности

и здоровья работников в туристической индустрии, включая профилактику профессиональных заболеваний и травматизма на рабочем месте.

Эти исследования также способствуют формированию эффективной политики управления человеческими ресурсами, обеспечивая благоприятные условия для работы, развития профессиональных навыков и улучшения качества обслуживания в туристическом секторе.

Исследования в области трудовых отношений в туризме в Узбекистане представляют собой важную часть научных разработок, направленных на улучшение и развитие туристической отрасли страны.

Обеспечить устойчивость и стабильность функционирования фирмы, непрерывность операционных процессов помогает эффективное построение социально-трудовых отношений, что подразумевает регулирование внутреннего рынка труда, соотнесение политики занятости с социальной, финансовой, инвестиционной и промышленной политикой организации. Это приводит к необходимости управлять социально-трудовыми отношениями организации.

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СОВРЕМЕННЫЕ ПОДХОДЫ МАРКЕТИНГОВОЙ ДЕЯТЕЛЬНОСТИ ВЫСШИХ УЧЕБНЫХ ЗАВЕДЕНИЙ

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Маркетинговая деятельность в работе университетов достаточно давно закрепились как одна из наиболее значимых составляющих, направленных на возможности их устойчивого развития в условиях усложнения конкурентного поля и выполнения университетами возложенных на них миссий в направлении образовательной, научно-исследовательской и так называемой «третьей миссии», заключающейся во влиянии на социально-экономические преобразования на территории локализации университета и взаимодействующие с учреждением высшего образования аудитории.

Однако в научной литературе и в практических решениях, применяемых университетами в рамках реализации маркетинговых инструментов, в настоящее время не прослеживается единства в понимании как того, на какую платформу в виде превалирующей маркетинговой концепции следует опираться, какие виды маркетинга должны быть вовлечены в решение стоящих перед вузом задач, на каких целевых аудиториях и почему целесообразно делать акцент, равно как и какую модель комплекса маркетинга оправданно применять.

Следует априорно констатировать, что однозначных детализированных ответов на данные вопросы применительно ко всем высшим учебным заведениям одновременно не может быть получено, хотя могут быть сформулированы достаточно унифицированные требования к пониманию и наполнению маркетинговой деятельности современных вузов с учетом понимания специфики их фокусировки на определенных миссиях, таргетировании аудиторий, а также оценки понимания вектора трансформационных изменений, в которых находится система высшего образования в Узбекистане из-за политических реалий, отразившихся на социально-экономической ситуации в целом, а также условиях и возможностях функционирования университетов. В указанном ключе актуальным представляется исследовать вопросы наполнения маркетинговой деятельности университетов в условиях трансформационных изменений в системе высшего образования.

В аналитическом рассмотрении вопросов реализации маркетинговой деятельности университетов в условиях трансформационных изменений в системе высшего образования мы опираемся на систему научных взглядов специалистов, исследующих данную предметную область, и критическое изучение их научных изысканий в рамках текущего состояния макросреды, характеризующей объективную реальность функционирования университетов. Используются методы научного поиска, сравнения, анализа и синтеза полученной информации, на основании чего сформированы непротиворечивые выводы.

Опираясь на мнения различных ученых в понимании ролевого участия маркетинга в развитии вузов можно привести три основных вовлеченных в указанную деятельность подхода (рис. 1).

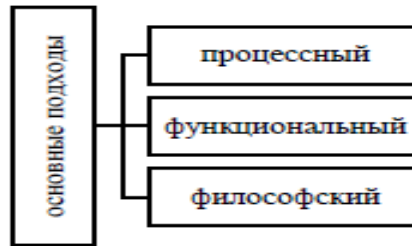


Рис. 1. Основные подходы к ролевому участию маркетинга в деятельности университетов

В рамках приведенного первым процессного подхода маркетинговая активность университета трактуется в классической интерпретации, согласно которой это деятельность по удовлетворению потребительских запросов, в рамках которой именно в процессе обмена запросы удовлетворяются, а вуз получает за это необходимое материальное вознаграждение. Сам процесс маркетинговой деятельности может иметь различное наполнение и глубину, исходя из стоящих задач и существующих возможностей, детерминируемых в том числе бюджетом на маркетинговую деятельность.

При функциональном подходе анализу подлежат составляющие комплекса маркетинга университета, в обязательном порядке включающие в себя сам продукт, его позиционирование, коммуникации с потребителями, ценообразование, вовлекаемый в работу персонал и т. д.

При рассмотрении философского подхода подразумевается, что маркетинг, маркетинг-менеджмент принизывает все сферы деятельности университета, включая контакты как с внешними (обучающиеся), так и внутренними (сотрудники) потребителями, что предполагает интегрированный подход или применение холистической модели маркетинга.

Отметим, что современные специалисты, говоря о преобладающей маркетинговой концепции в деятельности университетов, склоняются к тому, что это её социально ориентированный вариант.

Ряд отечественных специалистов определяет маркетинг вуза в качестве целенаправленной деятельности, осуществляемой его определенными структурными подразделениями и/или персоналом вуза в целом для уточнения и удовлетворения (в первую очередь) образовательных потребностей социума, отдельных индивидов и государства в продуктах и сервисах университета.

Данные исследователи в большей степени акцентируют внимание на первичной – образовательной миссии вузов, что в настоящее время в текущей ситуации не в полной мере справедливо, так как в рамках реализуемых реформ высшей школы, они становятся плацдармом инновационных преобразований, что усиливает запрос на научно-исследовательскую составляющую.

Другие ученые делают акцент на необходимости разграничения маркетинговой деятельности как по применяемому инструментарию, так и по направленности, а именно предлагают дифференциацию в реализуемой вузом маркетинговой стратегии на предпринимаемую в «образовательном поле» и «поле науки и инноваций». В их интерпретации целесообразным является исследование рынка, ключевых партнеров, существующего предложения, инструментов продвижения, практики сотрудничества с партнерами и коммуникаций с целевыми аудиториями, оценки удовлетворенности

потребителей и сложившегося имиджа учреждения по направлениям образовательной и научно-исследовательской сфер деятельности.

Данные исследователи в недостаточной степени говорят о специфике целевых аудиторий университетов, которые включают в себя (при рассмотрении потребителей) абитуриентов, поступающих на программы бакалавриата, специалитета, магистратуры, аспирантуры, лиц, обучающихся в бизнес-школах при университетах для повышения квалификации и/или перепрофилизации.

Также ряд высших учебных заведений могут фокусироваться на расширении выделенных целевых аудиторий за счет онлайн-формата взаимодействия и обучения; другие, напротив, делать ставку на офлайн-формате, в подтверждение эксклюзивности предлагаемых курсов и непосредственного наставничества в обучении, использовании оборудования и т. д.

В данном ключе целесообразным представляется опираться на превалирующие модели университетов, например, такие как: корпоративная модель (подготовка/переподготовка специалистов для определенных корпораций по их запросу), площадки онлайн-образования (ориентированные на широкую аудиторию или узкоспециализированные сегменты), научно-исследовательская инфраструктура (площадка) в регионе (при акцентировке на научно-исследовательской работе с индустриальными партнерами и подготовке соответствующих кадров); проектно-исследовательские университеты и т. д.

Группа ученых в рамках развития, приведенных выше идей, исследовала вопросы применения маркетинговых инструментов университетов (в частности бенчмаркинга) при функционировании различных моделей университетов, в том числе при наращивании ими научно-исследовательской траектории. Однако при осуществлении научно-исследовательской миссии также необходимо подробно исследовать запрос вузам со стороны государства и бизнеса, то есть индустриальных партнеров, которые также должны быть сегментированы для понимания и уточнения запросов и вовлекаемых маркетинговых инструментов со стороны университета, что в недостаточной степени приведено в научной работе приведенных выше ученых.

Важно понимать, что в настоящее время одной из значимых целевых аудиторий для маркетинговой активности вузов выступает персонал образовательной организации, который сам является внутренним потребителем университета, с одной стороны, а с другой стороны выступает кадровым, интеллектуальным потенциалом, отражающимся на месте вуза в профильных рейтингах и эффективности привлечения потребителей и партнеров. Это обстоятельство актуализирует проблематику применения HR-брендинга в рамках маркетинговой активности университетов.

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ПРИМЕНЕНИЕ МСФО В УЗБЕКИСТАНЕ: ОСНОВНЫЕ АСПЕКТЫ И РЕКОМЕНДАЦИИ

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1. Предпосылки создания международных стандартов финансовой отчетности (МСФО)

Бухгалтерский финансовый учет, используемый как средство коммуникации с целью предоставления информации потенциальным инвесторами и кредиторами, за последние десятилетия претерпел немало изменений. По мере укрепления глобализационных экономических или иных отношений, связанные с усиливающей открытостью национальных экономик, все большим углублением стран в международные экономические связи, возрастающей необходимостью привлечения иностранного капитала и инвестиций, появилась острая необходимость для крупного бизнеса использовать единый язык общения, которая выражается в составлении финансовой отчетности компаний на основе единых принципов, правил и стандартов.

Вторая половина прошлого века, в особенности период начинающий с 1970-х годов – было началом новой эпохи, которая внесла большие коррективы в стандартизацию финансовой отчетности как системы финансовой информации, при помощи которой инвесторы и акционеры компаний получили возможность оценивать бизнес, выявлять проблемные стороны, и принимать решения, исходя из предоставленной отчетной информации. Именно период с 1970-х годов можно смело причислить к первым шагам по внедрению международных стандартов финансовой отчетности (МСФО) на масштабном уровне.

Так, в 1973 году создается Комитет по международным бухгалтерским стандартам (КМСФО), при содействии бухгалтерских ассоциаций из десяти крупных стран - Великобритании, США, Канады, Австралии, Мексики, Японии, Франции, Германии, Нидерландов и Новой Зеландии. С момента образования Комитета по МСФО была проделана огромная работа по унификации бухгалтерских стандартов, внесены коррективы в предоставлении финансовых отчетностей, определены не только их формы и структуры, но и сформулированы основные принципы, правила, которые подняли бухгалтерскую отчетность на качественный новый уровень. Хотя, в первые годы, новые унифицированные стандарты не пользовались популярностью, постепенно по мере усиления глобализационных процессов, открытости финансовых рынков, список стран, использующих МСФО для составления финансовых отчетностей стало постоянно расширяться. На сегодняшний день, МСФО являются обязательными для листинговых компаний в более чем 150 странах мира, включая Европейский Союз, Австралию и многие страны Азии и Африки. Есть также страны, которые приняли МСФО добровольно, признавая их важность для глобальной конкурентоспособности и завоевания доверия инвесторов.

Что касается самих стандартов, из которых состоит МСФО, они постоянно совершенствуются. корректируются или же заменяются новыми для более ясного и полного

предоставления результатов деятельности подотчетных компаний. Основной акцент при этом делается на предоставление той информации для заинтересованных сторон, которая помогает понять экономическую сущность операций и применить критическое суждение для ее составителей в целях предоставления качественной информации для владельцев бизнеса, их инвесторов и кредиторов.

2. Внедрение МСФО в Узбекистане как необходимость сближения национальных стандартов финансовой отчетности с международными.

Для Узбекистана необходимость внедрения международных стандартов финансовой отчетности вызвана вполне объективными причинами. В свете проводимых законодательных преобразований, направленных на развитие конкурентоспособной и более открытой экономики страны, работающей по правилам рынка, реформирование налоговой системы, банковского сектора, финансовых институтов, привлечение иностранного капитала являются главными стимуляторами для внедрения МСФО в Узбекистане.

Следует отметить, что внедрение МСФО в финансовую отчетность крупных компаний в Узбекистане осуществляется поэтапно. Имеются, подкрепленные на законодательной основе, нормативно-правовые акты, которые обуславливают применение МСФО для финансовых отчетностей. В частности, за 2018-2023 годы были приняты два законодательных акта Республики Узбекистан, 4 постановления главы нашего государства, 6 постановлений Кабинета Министров и 17 ведомственных нормативно-правовых документов. Ниже приведены основные нормативно-правовые акты, которые и ознаменовали поэтапный переход финансовой отчетности в стране на международные стандарты.

- Указ Президента Республики Узбекистан от 24 апреля 2015 г. № УП-4720 «О мерах по внедрению современных методов корпоративного управления в акционерных обществах». В данном указе был предусмотрен переход всех акционерных обществ к публикации ежегодной финансовой отчетности и проведению ее внешнего аудита в соответствии с Международными стандартами аудита и Международными стандартами финансовой отчетности в течение 2015-2018г.

- Указ Президента Республики Узбекистан от 1 августа 2018 года № УП-5495 «О мерах по кардинальному улучшению инвестиционного климата в Республике Узбекистан». Среди мер по улучшению инвестиционного климата в Узбекистане, также особое место отводилось вопросам гармонизации национальных стандартов бухгалтерского учета со стандартами МСФО.

- Постановление Президента Республики Узбекистан № ПП-4611 от 24 февраля 2020 г. «О дополнительных мерах по переходу на международные стандарты финансовой отчетности». С 1 января 2021 г. акционерные общества, коммерческие банки, страховые организации и юридические лица, отнесенные к крупным налогоплательщикам, обязаны предоставлять финансовую отчетность, начиная с итогов 2021 года, на основе МСФО.

Ясно, что переход на международные стандарты предвещают большие возможности для инвестиций со стороны внешних пользователей, для которых оценка капитала компании, ее ресурсов и обязательств будет регламентироваться общепринятыми стандартами. В целом, сближение МСФО с национальной бухгалтерской отчетностью обладает рядом преимуществ практического характера. Они исходят из целей задач поставленной перед Советом МСФО, которая была создана путем реструктуризации Комитета МСФО в 2001 году. Поставленные задачи охватывают такие важные спектры деятельности как:

- Унификация и стандартизация национальных систем учета и отчетности
- Обобщение опыта и практики учета наиболее продвинутых стран
- Дальнейшее совершенствование стандартов финансовой отчетности

Исполнение данных задач должно принести несомненную выгоду для тех стран, которые поставили перед собой цель интеграции в мировое экономическое и финансовое сообщество, что и соответствует выбранному курсу Республики Узбекистан.

3. Проблемы применения МСФО в Узбекистане

В мировой практике разделяют три основные формы применения МСФО для финансовой отчетности:

- МСФО применяется полностью, следуя всем предписанным стандартам без исключения и именно они выполняют роль национальных стандартов.
- Применение обязательно для тех компаний, которые обязаны по форме собственности и законодательству применять МСФО для финансовых отчетностей и учета.
- Применение МСФО в добровольном порядке, когда законодательно дается выбор между национальными стандартами и международными, и компания имеет право выбора без необходимости дублирования национальным стандартом учета.

При частичном применении международных стандартов, свойственный для Узбекистана и ряда стран-участниц СНГ, приоритет при составлении бухгалтерского учета отдается национальному стандарту. Для предоставления отчетности по МСФО в таком случае используют информацию, составленную для отчетностей по национальным стандартам. Возможен также вариант параллельного учета, когда ввиду существенных расхождений между международными и национальными стандартами, организация выбирает ведение учета по двум методологиям. Однако, такой вид не является эффективным так как занимает много времени для подготовки и может потребовать наличие дополнительных людских ресурсов. Более того, потраченное время и стоимость такой отчетности может вызвать негативную реакцию среди составителей и пользователей информации.

Среди других проблем, препятствующих сближению МСФО с национальными стандартами можно выделить проблемы институционального, организационно-правового, финансового и методологического характера.

Институциональные проблемы в большей степени связаны с традиционной направленностью финансовых отчетностей, когда основным ее потребителем выступало государство или государственные органы. Финансовая отчетность не выполняла той роли, которая ставится перед международными стандартами в реалиях современного времени, когда главные потребители – инвесторы полагаются на финансовую отчетность для принятия экономических, финансовых или стратегических решений.

Организационно-правовые проблемы: в ряде стран считается **весовым фактором**, препятствующим внедрению МСФО так как английский язык, является рабочим языком для международных стандартов. Стандарты обсуждаются, дорабатываются, корректируются и выпускаются на английском языке. Однако, в Узбекистане в этом направлении были достигнуты существенные продвижения поскольку стандарты МСФО переведены на государственный язык. Более того, когда новые стандарты выпускаются Советом по МСФО, по установленной договорённости с фондом МСФО, в течение 90 дней, новые стандарты незамедлительно переводятся на государственный язык.

Вместе с тем, особое внимание заслуживают вопросы **по подготовке и переподготовке кадров**, специалистов, которые знают стандарты и способны составлять грамотно финансовые отчёты, применяя критическое суждение, и выражая экономическую сущность проводимых сделок в компаниях. Если такие проблемы не будут устранены в краткосрочной перспективе, они могут существенно притормозить процесс внедрения МСФО в Узбекистане. Также необходимо выделить большие средства на выпуск учебников в ВУЗ, проведение краткосрочных курсов по подготовке и переподготовке кадров как целостное направление для возвращения национальных кадров.

И последнее, учитывая, что для многих компаний в Узбекистане, относящихся к категории крупных налогоплательщиков, сейчас идет адаптационно-познавательный период, где путем проб и ошибок им нужно выстраивать новые подходы к применению международных стандартов финансовой отчётности, было бы целесообразным разработать определённую методику финансовых отчётов, учитывая специфику их бизнеса. Такие рабочие шаблоны вместе с дополненными рекомендациями могли бы существенно помочь адаптироваться многим компаниям и целенаправленно исходя из принципов МСФО выбирать в будущем модели отчётности, которые в полной мере раскроют сущность бизнеса отчётных компаний и помогут им привлечь инвесторов.

Заключение: Более чем за 50 лет своей деятельности Комитет по МСФО, который был преобразован в начале миллениума в Совет, внес огромный вклад в деле унификации и гармонизации международных форм отчётности и учета. Несомненно, что в Узбекистане с самого начала основания национальных стандартов учета, принципы и концепции МСФО были приближены. Однако, чтобы поднять на новый уровень уже имеющиеся достижения, необходимо дальше следовать интеграционным процессам в сфере финансовой отчётности поскольку переход на МСФО предоставит стране больше возможности для реализации потенциальных ресурсов, сделав экономику страны более открытым с точки зрения финансовой отчётности, позволив тем самым усилить финансовую дисциплину в компаниях, которые по своей организационной структуре являются акционерными. Именно с этой точки зрения, станет возможным более активное применение современных международных форм корпоративного управления бизнесом.

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ЎЗБЕКИСТОНДА УЙ-ЖОЙ КОММУНАЛ ХЎЖАЛИГИДА ИННОВАЦИОН ВА ИНВЕСТИЦИОН ФАОЛИЯТНИ ТАШКИЛ ЭТИЛИШИ ВА РИВОЖЛАНИШИ**Ҳасанов Тохир Абдурашидович**

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Уй-жой коммунал хўжалиги, коммунал хизматларга тариф сиёсати, энг муҳими аҳолининг уй-жой коммунал хизматларига бўлган эҳтиёжларини тез муддатда қондириш, самарали ва ўз вақтида таъминлаш имкониятига эга бўлмаган самарасиз бошқарув тизимини такомиллаштириш ҳар доим ҳам давлат бошқарувидаги долзарб вазифалар сифатида қаралади. Шу муносабат билан мамлакатимиз Президенти Ш.М.Мирзиёев 2018 йил 29 декабрдаги Олий Мажлисга Мурожаатномасида: “Маълумки, коммунал хўжалик соҳаси узок йиллардан буён кўплаб эътирозларга сабаб бўлмоқда. Шунинг учун 2019 йилдан бошлаб тармоқда давлат-хусусий шериклик бўйича инвесторлар билан ҳамкорликда ишлашни бошлаймиз” деган фикрни илгари сурди.

Уй-жой хўжалиги коммунал хўжалигининг энг йирик соҳаси бўлиб, у ўз ичига уй-жой фондини бошқариш, уй-жой фондига хизмат кўрсатувчи корхоналар ва аҳолига хизмат кўрсатадиган иншоотларни қамраб олади. Мустақиллик йилларида Ўзбекистон Республикаси уй-жой фондининг умумий майдони сезиларли даражада ошди, аҳоли сони кўпайиб бораётганига қарамасдан, одамларни турар-жой билан таъминлашда жон бошига тўғри келадиган уй-жой майдони кенгайиб бормоқда.

Ўзбекистонда уй-жой муносабатлари 1998 йил 24 декабрда қабул қилинган Ўзбекистон Республикасининг “Уй-жой кодекси” билан тартибга солинади ва Ўзбекистон Республикаси Вазирлар Маҳкамаси ҳамда маҳаллий давлат ҳокимияти органларининг бу соҳасида бир қатор ваколатларга эга.

Жумладан, Ўзбекистон Республикаси Вазирлар Маҳкамаси уй-жой муносабатларини тартибга солиш соҳасида:

- уй-жой фондидан фойдаланиш ва унинг асралишини таъминлаш соҳасидаги давлат сиёсатини юритади, уй-жой соҳасини ривожлантиришнинг давлат комплекс дастурларини қабул қилади;
- уй-жой хўжалиги ва коммунал хизмат кўрсатиш бўйича давлат бошқарув органлари фаолиятига раҳбарлик қилади;
- турар жойларни тақсимлаш ҳамда аренда, ижара шартномалари бўйича фуқароларга бериш, шунингдек уларни алмаштириш ҳамда сотиш тартибини ишлаб чиқади ва тасдиқлайди;
- уй-жой ва коммунал хизматлар учун ҳақ тўлаш тизимини тартибга солади;
- компенсация, кредит ҳамда ссудалар бериш тартиби ва шартларини тартибга солади;
- қонун ҳужжатларига мувофиқ бошқа ваколатларни амалга оширади.

Маҳаллий давлат ҳокимияти органларининг уй-жой соҳасидаги ваколатларига эса қуйидагилар киради:

- уй-жой тўғрисидаги қонун ҳужжатларининг ижросини таъминлаш;
- уй-жой фонди ва коммунал объектларни бошқаришни ташкил этиш;

- ўз тасарруфидаги хуудда коммунал хизматларга оид тариф сиёсатини белгиланган тартибда шакллантириш;
- уй-жой фондини ҳисобга олиш;
- давлат уй-жой фондидаги турар жойларни тақсимлаш ва фуқароларга ижара шартномаси шартлари асосида бериш;
- давлат уй-жой фондидаги турар жойларни улардан белгиланган мақсадда фойдаланиш учун юридик шахсларга аренда шартномаси шартлари асосида бериш;
- уй-жой фондидан фойдаланилиши ва унинг асралиши, аҳолига кўрсатиладиган коммунал хизматлар сифати устидан назоратни таъминлаш;
- аҳолининг ижтимоий жиҳатдан ҳимояланмаган ва кам таъминланган тоифалари орасидан уй-жой шароитларини яхшилашга муҳтож бўлган фуқароларни ҳисобга олиш ҳамда уларни аниқ мақсадли коммунал уй-жой фондидан уй-жой билан таъминлаш;
- фуқароларнинг ижтимоий жиҳатдан ҳимояланмаган ва кам таъминланган тоифалари учун уй-жой куриш;
- уй-жой курувчиларга уй-жой куриш учун, шунингдек хусусий уй-жой мулкдорларининг ширкатларига доимий фойдаланишга белгиланган тартибда ер участкалари бериш;
- уй-жой фондига хизмат кўрсатувчи коммунал хизмат кўрсатиш, ижтимоий ва транспорт инфратузилмаси объектларининг лозим даражада сақланиши ҳамда ривожлантирилишини таъминлаш;
- давлат уй-жой фондининг турар жойларини бронлаштириш ва алмаштириш;
- конун ҳужжатларига мувофиқ бошқа ваколатларни амалга ошириш.

Шу билан бир қаторда, мамлакатимизда уй-жой муносабатларини тартибга солишда фуқароларнинг ўзини ўзи бошқариш органларининг иштирокини ҳам кўриш мумкин. Хусусан, улар:

- фуқароларга уй-жой фондидан фойдаланишда ҳамда унинг сақланишини таъминлашда кўмаклашади;
- куриш ва уй ён атрофини сақлаш қоидаларига риоя этилиши устидан жамоатчилик назоратини амалга оширади;
- фуқароларнинг маиший-уй-жой шароитларини яхшилаш тўғрисида тегишли органларга таклифлар киритади;
- конун ҳужжатларига мувофиқ бошқа ваколатларни амалга оширади.

Шуни алоҳида таъкидлаш жоизки, жамиятда ижтимоий соҳанинг ривожланиш даражаси аҳолининг уй-жой ҳўжалиги, турмуш шароити ва коммунал хизмат кўрсатиш соҳасининг ривожланганлик даражасига бевоста боғлиқ. Уй-жой коммунал ҳўжалиги тизимининг ривожланиш даражаси аҳоли турмуш шароитининг ички ташкиллаштирилиши ва ҳаёт тарзини белгилаб беради. Шунинг учун ҳам, республикамизда айнан уй-жой коммунал хизмат кўрсатиш тармоғини ислоҳ қилишга алоҳида эътибор қаратилмоқда.

Президент Шавкат Мирзиёев ўзининг 2017 йил 22 декабрь куни Олий Мажлисга Мурожаатномасида «Биз, аввало, четдан кредит ва сармоялар олиб келиш бўйича самарали тизим яратишимиз, ҳар бир кредитни аниқ ишлатишни ўрганишимиз лозим. Бу масалада етти ўлчаб, бир марта кесадиган, оқибатини пухта ўйлаб иш олиб борадиган давр келди. Шу нуқтаи назардан, давлатнинг инновацион янгиланиш дастурини шакллантириш, инновация ва инвестициялардан самарали фойдаланадиган янги авлод кадрларини, янги сармоядорлар

синфини тайёрлаш ўта муҳим аҳамиятга эга», деб таъкидлади. Шунингдек, мазкур Мурожаатномада раҳбар ходимларнинг инвестициялар масаласида вазифалари ва масъулияти тўғрисида куйидагилар таъкидланган: «Ҳокимлар, давлат органлари ва ташкилотлари раҳбарларининг инвестицияларни жалб этиш, хорижий инвесторлар билан ҳамкорлик қилиш, янги ишлаб чиқариш турларини ташкил этиш, иш ўринлари яратиш бўйича фаоллигини ошириш зарур».

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GREEN BANKING AND ISLAMIC FINANCE: A SYNERGISTIC APPROACH TOWARDS ETHICAL AND ECO-FRIENDLY FINANCING

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Abstract. *Islamic principles provide a robust foundation for environmental preservation, emphasizing responsible stewardship and ethical conduct. The concept of "Amanah" entrusts humans with the duty to safeguard the environment, with khalifah (stewardship) outlining the divine mandate for Earth management. Designated as stewards in the Qur'an, humans are responsible for judiciously managing the Earth and utilizing resources responsibly to avoid harm. This interconnectedness of Islamic principles and environmental ethics forms the bedrock for a synergistic approach between Green Banking and Islamic Finance. At the core of Islamic Finance lies the essence of ethical financing, aligning seamlessly with the goals set by Green Banking. Green Sukuk, one of the main instruments in Islamic Finance for fundraising, emerges as a powerful tool akin to green bonds. It serves as a means to channel funds specifically into environmentally friendly initiatives, offering a unique contribution to the green finance landscape. This article delves into the common goals, principles, and potential challenges that unify Islamic finance and Green Banking in their pursuit of sustainable and eco-friendly financing.*

Keywords: *Green Banking, Islamic Finance, green bond, green Sukuk*

1. OVERVIEW OF GREEN BANKING

Green banking, synonymous with sustainable or ethical banking, prioritizes financial practices centered around environmental sustainability and social responsibility. The concept gained prominence in the late 20th century, with the term "green banking" first coined in the 1990s, driven by the increasing recognition of the financial sector's impact on the environment and society. The term green banking officially appeared in 2003 with the aim of protecting the environment. Hence, (The Equator Principle) were established and approved by some of the world's leading banks, such as: Giti group –Inc, The Royal Bank of Scotland, and Westpac Banking Corporation. (Lalon). Green banks are defined as the banks that adopt the financing of projects that mainly preserve the environment. Some define it as the banks that provide their financial services in a way that enhances economic well-being and does not harm the environment and society. Green banking is a type of banking activity in which banks take the initiative to conduct their everyday operations. Banks that engage in such banking operations are referred to be socially responsible, sustainable, green, or ethical banks (Hossain, Zhixia). Tariffs for green banking services vary, covering sustainable lending, investment in renewable energy projects, and eco-friendly investment portfolios. While specific rates differ among financial institutions, many green banking initiatives aim to provide competitive financial products aligning with both profitability and environmental/social goals. Green Banks are dedicated institutions utilizing innovative financing to expedite the shift to clean energy and combat climate change. Their mission-driven nature prioritizes deploying clean energy over profit maximization.

Actively cultivating a pipeline of clean projects, Green Banks proactively seek market opportunities, addressing climate change and pursuing goals such as enhancing resilience or serving low-income communities. As enduring institutions, Green Banks establish organizational culture and expertise, with the autonomy to adapt to real-world challenges. Unlike programs, institutions can experiment, learn from failures, and iterate. Green Banks employ financing, not grants, anticipating eventual capital return to maximize impact. They focus on markets with potential payback, emphasizing proven, technically viable projects beyond the research and development stage. Financing aligns with other market development activities. With a focus on accelerating the clean energy transition, Green Banks prioritize swift market penetration to replace dirty energy, distinguishing them from programs that passively provide capital.



2. OVERVIEW OF ISLAMIC FINANCE

As indicated by the Islamic Finance Development Report 2023, the international Islamic finance sector experienced an 11% growth in its asset size, reaching US\$4.5 trillion in 2022, with Islamic banking responsible for 72% of the total industry assets. Moreover, the industry has exhibited remarkable growth, surging by 163% since 2012, and there are anticipations for a further expansion to US\$6.7 trillion by 2027. Green and sustainability Sukuk emerge as a focal point at COP28 in Dubai, acting as a driving force for the expansion of sustainability initiatives and Environmental, Social, and Governance (ESG) Sukuk issuance in developing nations. The global ESG Sukuk issuance reached a noteworthy milestone, totaling US\$8.4 billion in 2022, marking another record-breaking year and sustaining its rapid growth trajectory since the inception of such Sukuk in 2017. As of the close of 2022, the value of Islamic ESG funds stood at US\$6.6 billion, exhibiting a 14% decrease from their peak of US\$7.6 billion in 2021 (**IFDI report 2023**). Islamic finance has demonstrated a commitment to socially and environmentally effective products. This aligns with the broader goals of responsible finance. Prohibiting usury and encouraging ethical investments, Islamic finance has shown resilience during economic downturns, further highlighting the sustainability of its ethical principles.

3. PRINCIPLES OF ENVIRONMENTAL PROTECTION IN ISLAM

Islam holds a wealth of principles that are apt for the preservation of the environment. Within Islamic teachings, there is a significant emphasis on the concept of "Amanah" or trust, signifying the responsibility entrusted to humans to safeguard the environment and its resources. It is

imperative to delve into the principles of khalifah (stewardship) and trust (Amanah) (**Azmi Sharom**), as they serve as the fundamental basis for environmental protection in Islam. This is primarily because these principles delineate the role of humans, created in this world as a caliph (khalifah). In the Qur'an, Allah conveys, "Behold, thy Lord said to the angels: 'I will create a vicegerent on earth' (**surah Al- Baqarah**). This verse elucidates those humans have been appointed as stewards on earth, tasked with the responsibility of managing the Earth to the best of their abilities. Humans, integral to God's creation, share a close relationship with the surrounding nature. Furthermore, the Qur'an asserts that the Earth is a living entity deserving of respect and careful treatment, aligning with the principle of justice. Allah S.W.T commands that the outcomes of the Earth's resources should be appropriately managed, distributed, and utilized by the inhabitants of a nation. This encompasses various resources such as agricultural produce, livestock, timber, petroleum, minerals, gold, and more (**Azmi Sharom**). It extends to human conduct towards the environment, emphasizing the avoidance of harm. It is essential to recognize that the numerous disasters and environmental harm witnessed globally stem from human greed and negligence. Hence, Muslims are enjoined to exercise caution, recognizing a moral duty to preserve the environment and uphold the rights of all living entities. Islam underscores the significance of conserving water, recognizing it as a vital natural resource essential for survival. The scarcity of water can have profound consequences on everyone, as humans can only endure for three days without it (**Mohd and Ibrahim**). Consequently, Muslims are urged to use water judiciously, and the act of wasting it is deemed a transgression. A common practice contributing to water waste is ablution, a ritual Muslims perform five times daily. Unfortunately, this often results in excessive water usage. The Prophet Muhammad (peace be upon him) explicitly discouraged such wastefulness: "'Abdallah b. 'Amr b. al- 'As said that the Prophet came upon, Sa'd when he was performing ablution and asked, "What is the meaning of this extravagance, Sa'd?" He replied, "Is there extravagance in ablution?" He said, "Yes, even if you are beside a flowing river.'" (**Ahmad and Ibn Majah**). Furthermore, Islam strongly condemns waste and extravagance. Muslims are encouraged to use resources wisely and avoid extravagance, fostering a mindset of conservation. Corruption on Earth, which includes environmental degradation, is strictly prohibited in Islam. Muslims are urged to prevent harm to the environment.

4. INTERRELATIONSHIPS BETWEEN GREEN BANKING AND ISLAMIC FINANCE

The interrelationships between Green Banking and Islamic Finance are intricately woven, sharing common principles rooted in ethical and sustainable practices. Islamic Finance, grounded in Shariah principles, prohibits usury, and ensures investments adhere to ethical considerations, while Green Banking, aligned with ethical goals, emphasizes socially responsible investments and sustainable practices. Both domains converge on the objective of environmental sustainability, with Islamic Finance focusing on ethical financing and sustainable economic development, and Green Banking directing funds towards eco-friendly projects and renewable energy. Moreover, both Islamic Finance and Green Banking endorse asset-backed financing, tying transactions to tangible assets to minimize speculative activities. They share the fundamental principles of risk-sharing and profit-and-loss sharing, fostering a partnership approach in financing. This alignment incentivizes commitment to environmentally friendly initiatives through shared risks and returns. Additionally, both sectors actively avoid investments in harmful activities, whether deemed ethically or

environmentally detrimental. Islamic Finance prohibits investments in sectors such as alcohol and gambling, while Green Banking refrains from supporting environmentally harmful activities, directing funds toward positive contributions to sustainability. Both Islamic Finance and Green Banking prioritize community welfare, with Islamic Finance seeking social justice and addressing economic disparities, and Green Banking viewing environmental sustainability as integral to community welfare. Their shared commitment to broader social good extends to global sustainable development efforts, with Islamic Finance contributing through adherence to ethical and environmentally conscious practices, and Green Banking directly aligning with global initiatives for environmental sustainability and climate action.

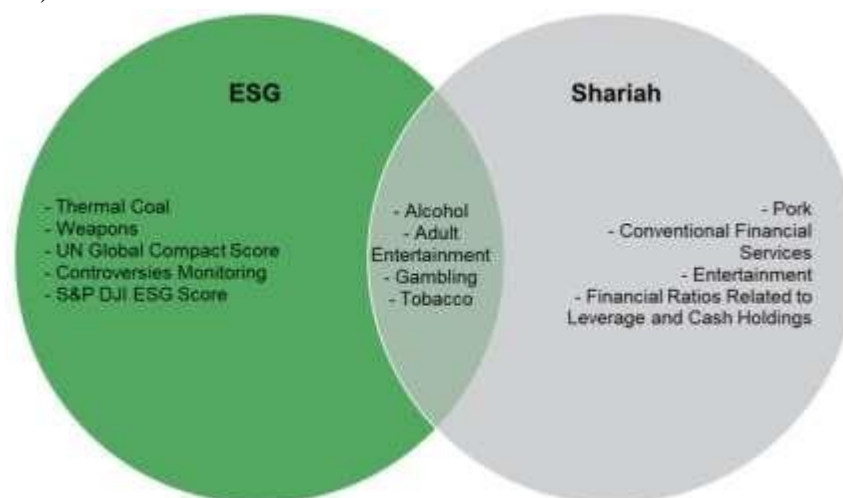
In meeting the requirements of international standards, both Green Banking and Islamic financing have their own and appropriate approaches: In the domain of Green Banking, **Corporate Social Responsibility (CSR)** involves initiatives aimed at reducing ecological footprints, supporting sustainable projects, and engaging in community welfare programs. Simultaneously, Islamic Financing embeds CSR principles by avoiding investments in activities harmful to society or the environment.

Environmental, Social, and Governance (ESG) criteria guide Green Banking to consider environmental sustainability and socially responsible investments in its decision-making processes. Similarly, Islamic Financing integrates ESG principles, emphasizing ethical and socially responsible investments in alignment with Shariah compliance.

Green banking actively contributes to achieving **UN Sustainable Development Goals (SDGs)** related to environmental sustainability, clean energy, and poverty alleviation. Islamic Financing aligns with various SDGs, contributing to poverty reduction and sustainable economic development etc.

In the realm of **Socially Responsible Investing (SRI)**, Green Banking follows SRI principles by directing funds toward environmentally friendly projects and socially responsible initiatives. Islamic Financing, too, aligns with SRI by avoiding investments in harmful sectors and prioritizing ethical and socially responsible projects.

Value-Based Intermediation (VBI) is particularly relevant to Islamic Financing, where VBI emphasizes value-based decisions, ethical conduct, and social responsibility in alignment with Shariah principles (**BNM**).



Source: S&P Dow Jones Indices LLC. Chart is provided for illustrative purposes.

5. ETHICAL AND ECO-FRIENDLY FINANCING IN ISLAMIC FINANCE

Islamic finance has demonstrated a commitment to socially and environmentally effective products. Countries such as Malaysia, Indonesia, and the Gulf Cooperation Council (GCC) nations have been pioneers in integrating Islamic finance with green principles. For instance, Malaysia's Green Technology Financing Scheme, supported by Bank Negara Malaysia, has been a success story in promoting eco-friendly initiatives (gtfs.my). Indonesia has seen the issuance of green Sukuk to fund environmentally sustainable projects. In the GCC countries, there is a growing emphasis on Shariah-compliant sustainable finance products, aligning with their broader economic diversification goals. Fitch Ratings foresees continued prominence of ESG sukuk in the latter half of 2023 and beyond, driven by government sustainability initiatives in OIC countries. ESG sukuk experienced strong growth in 2Q23, totaling USD 30.5 billion, up 22% quarter on quarter. The projection is for ESG sukuk to surpass 7.5% of global sukuk in the next five years. Key issuers are concentrated in Saudi Arabia, Indonesia, Malaysia, and the UAE. In core Islamic finance markets, sukuk holds a significant share of ESG debt. The UAE has introduced regulations exempting companies listing green or sustainability sukuk or bonds from registration fees in 2023 (**Fitch ratings**).

6. CHALLENGES

Non-eco-friendly financing poses negative effects on both society and nature. This includes environmental degradation, loss of biodiversity, and social inequality. Green banking and Islamic finance offer opportunities to address these challenges through sustainable financial practices, fostering economic growth that considers environmental and social well-being. The following issues are pertinent to the sustainable development of social and economic sectors that are beneficial for both society and the environment, as well as in the establishment of an ecosystem that adheres to international standards:

Capacity Building - *developing the necessary expertise within financial institutions stands as a common challenge. This includes training professionals to assess, fund, and manage projects aligned with green and ethical principles. Capacity building is crucial for both Green Banking and Islamic Financing to navigate the complexities of environmentally conscious and Shariah-compliant investments.*

Waste Management - *financing projects related to waste reduction, recycling, and sustainable waste management poses challenges for both sectors. Effective waste management strategies are integral to the success of green financing initiatives and must comply with Shariah principles in the context of Islamic Financing.*

Financial Institutions Frameworks - *a lack of well-defined frameworks for integrating environmental, social, and ethical considerations into decision-making processes is a common hurdle. Establishing robust frameworks that align with both green principles and Shariah requirements is imperative for financial institutions operating in these domains.*

Government Regulations - *clear and supportive regulations from governments are essential for fostering a conducive environment for green and ethical financing. Both Green Banking and Islamic Financing rely on government support to create regulatory frameworks that incentivize and facilitate their respective initiatives.*

***Industries Readiness** - industries may not be fully prepared or equipped to meet the stringent criteria required for sustainable and ethical financing. The commitment and investment needed for industries to transition towards sustainability are challenges shared by both sectors.*

***Awareness of Society** - a lack of awareness among the general public about the benefits and options in green and ethical financing is a common challenge. Building awareness is crucial for garnering support and participation in initiatives that align with both environmental and Shariah-compliant standards.*

7. FUTURE TRENDS

The future of green financing in Islamic finance envisions a stronger embrace of technology, particularly blockchain, for enhanced transparency in Green Sukuk transactions. Smart contracts on blockchain platforms will automate processes, ensuring adherence to stringent green standards. Fintech solutions will streamline Social Islamic finance, including Cash Waqf processes and innovative structures like Cash Waqf-linked Sukuk (CWLS) issuance. *For example*, Indonesia is a country that has implemented CWLS and is effectively using its capabilities. CWLS is a mechanism for depositing waqf funds (cash waqf) in State Sukuk (SBSN) to assist the Government's social facility development program (**Hafandi & Handayati**). The CWLS scheme is considered suitable for funding environmental and social-based projects, including renewable energy projects. In addition, green construction and solar energy sectors will continue to develop through green financing (Green bonds, Green Sukuk).

Anticipated trends suggest a continued integration of fintech and blockchain across Islamic finance, ensuring transparent and secure transactions, especially in the issuance and trading of Islamic financial instruments like Green Sukuk. The commitment to refine and expand regulatory frameworks reflects an evolving, supportive environment for green finance initiatives. This transformative journey is driven by the capabilities of fintech and blockchain, securing a sustainable and environmentally conscious future for Islamic finance.

8. CONCLUSION

In conclusion, the interplay between Green Banking and Islamic finance offers a promising path toward ethical and eco-friendly financing. As global awareness of environmental and social responsibilities grows, this synergy not only contributes to sustainable development but also positions financial institutions as key players in shaping a conscientious and resilient global economy. The collaboration between these two domains represents a crucial step towards fostering a financial sector that values both profit and ethical considerations, mitigating the negative impacts of non-eco-friendly financing and contributing to the well-being of societies and the environment. The principles of Islam are embedded in Islamic finance. The operational foundation of Islamic finance and banking based on these principles means that it has the capability to meet all the criteria of green banking. Green finance and ethical investments are gaining traction in Islamic finance, aligning with principles of sustainable development. Furthermore, implementing the extensive and beneficial opportunities presented by green banking and Islamic finance encounters several challenges. These include the need for staff capacity building, a scarcity of local ESG-focused investors and issuers, regulatory constraints, a heightened complexity in the issuance process, uncertainties surrounding pricing advantages, and additional challenges arising from market dynamics and evolving global financial landscapes.

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ENHANCING HUMAN RESOURCE DEVELOPMENT IN UZBEKISTAN'S TOURISM SECTOR: CHALLENGES, INITIATIVES, AND SOLUTION

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***Abstract.** This article examines the imperative role of human resource development in fostering growth within Uzbekistan's tourism industry. It explores the country's burgeoning tourism sector and the associated challenges and opportunities. Through a comprehensive analysis of government initiatives, educational programs, and industry partnerships, the study identifies key issues hindering human resource development and proposes practical solutions. By addressing these challenges, Uzbekistan can cultivate a skilled workforce capable of driving sustainable growth and competitiveness in the global tourism market.*

Introduction:

The tourism industry in Uzbekistan stands at a critical juncture, poised for exponential growth amidst evolving market dynamics. The Republic of Uzbekistan has witnessed a remarkable surge in international visitation during the year 2022, welcoming an impressive 5,232,800 foreign visitors from across the globe. The share of travel and hospitality total contribution to global gross domestic product (GDP) was 7.6%, amounted to 7.7 trillion U.S. dollars. In 2023 Samarkand was elected as capital city of the United Nations World Tourism Organization (UNWTO) and the venue for the 25th anniversary session of the UNWTO General Assembly (tourcentralasia.com). These comprehensive statistics illustrate the diversity of motivations that attract visitors to Uzbekistan and highlight the importance of our country's growing tourism sector on the world stage. Moreover, it should also be emphasized that the travel patterns of citizens who left the country for tourism purposes was 5,163,200. From business and education to leisure, family connections, and regional exploration, these journeys reflect nation's openness and curiosity about the global community.

Increasing number of demands for travel can prove the importance of human resources enhancement to meet the labor demand of the economy during the development of this industry.

Methodology:

Employing a mixed-method approach, this study utilizes qualitative analysis of government policies and industry initiatives, complemented by quantitative data on tourism sector growth and employment trends. Data collection methods include analysis of government decrees and initiatives, and statistical analysis of employment data. By integrating deductive and inductive reasoning, the research aims to provide actionable insights for policymakers, educators, and industry stakeholders. To start with, in 2019, Uzbekistan was home to 139 museums, 366 pilgrimage sites, 427 tourist routes, 3,755 handicraft workshops, 623 souvenir shops, 191 amusement parks, 26 theme parks, 28 water parks, 54 water attractions, 186 folklore ensembles, 24 tasting rooms linked to the gastronomic tourism offer, and 101 tourist information centers. By 2019, 193 ecotourism facilities had been created. Ecological parks are actively involved in the tourist turnover, the total number of which amounted to 26 at the end of 2019. As a consequence, the volume of exports in tourism services reached a total of USD 1.3 billion approximately and tripled from 2016–2019. In the same period,

the number of tourism organizations increased three times and the number of employees in the tourism sector increased 1.5 times (UNWTO, 2023).

In employment and job creation this represents around 210,000 jobs in average considering the employment data from 2019 to 2021. According to the World Tourism Organization report, in Uzbekistan the top tourism industries that generate employment are the 'food and beverage-serving services' employing 62,898 people; 'road passenger transport' with 56,430 jobs; 'accommodation services' with 51,955 employees, followed by 'sports and recreational with 16,236 people; and 'cultural services' employing up to 11,693 people in average considering 2019 to 2021.

Moreover, through consistent reforms and visionary policies, it is aimed to create jobs, diversify our economy, accelerate regional development, and improve the quality of life for citizens. One of the cornerstone initiatives is the Presidential Decree dated December 2, 2016. This decree, titled "On measures to ensure accelerated development of the tourism industry of the Republic of Uzbekistan," outlines the key tasks and priorities of our state policy in the field of tourism (www.lex.uz). It unequivocally designates tourism as a strategic sector of our economy, positioning it as a powerful tool for sustainable development. In addition to the 2016 decree, several other Presidential Decrees have been implemented to facilitate and bolster the growth of our tourism industry:

Result:

As a result of government degrees and initiatives, In the last three years, the industry has witnessed an extraordinary expansion in the number of higher education institutions dedicated to tourism education. From a modest 16 institutions, there are now 35 institutions specializing in tourism (www.stat.uz). Equally remarkable is the increase in the number of students pursuing studies in the field of tourism. In just three years, the number of students studying tourism rise from 4,100 to an impressive 11,500 (uzdaily.uz). This surge in enrollment underscores the growing interest and importance of tourism education in Uzbekistan.

To complement this growth, we have also made substantial progress in enhancing the scientific potential of our educators. In 2020, the scientific potential of pedagogues teaching in the field of tourism in higher education institutions stood at 24.2 percent. Today, I am pleased to share that this figure has risen to an impressive 37.6 percent in 2023. This signifies our commitment to research, innovation, and academic excellence in hospitality.

However, we should also note the challenges hospitality industry facing to provide the qualified personals to the industry. The tourism sector holds significant potential for economic growth and cultural exchange in Uzbekistan. Current challenges are

- *Theoretical Level Knowledge:* Many educational programs in Uzbekistan focus primarily on theoretical knowledge rather than practical skills relevant to the tourism industry. Graduates may lack the hands-on experience required to excel in various roles within the sector.

- *Talent Training Programs:* Existing talent training programs may not adequately prepare individuals for the diverse and evolving demands of the tourism sector. Programs may lack practical components and fail to incorporate industry-relevant skills and knowledge.

- *Lack of Vacancies:* Despite the potential for growth in the tourism sector, there may be a scarcity of suitable job vacancies for graduates and professionals. Limited job opportunities contribute to underemployment and talent migration to other sectors or countries.

- *Less Competitive Environment:* The tourism sector in Uzbekistan may face challenges in attracting and retaining skilled professionals due to a less competitive environment. Factors such as

inadequate wages, and insufficient training programs may deter individuals from pursuing careers in tourism.

- *Developing Sector*: While Uzbekistan's tourism sector is experiencing growth, it is still in the developmental stage compared to more established destinations. Human resource development initiatives need to be tailored to support the sector's growth and enhance its competitiveness on the global stage.

The following solutions are provided taking into consideration the above mentioned challenges:

- *Practical Teaching*: Introducing practical training components within tourism-related education programs to enhance students' hands-on skills. Establishing partnerships with tourism businesses to provide students with opportunities for internships and real-world experience.

- *Curriculum Integration*: Updating academic curricula to reflect current trends and demands within the tourism industry. Incorporating modules on cultural competency, sustainable tourism practices, and customer service to prepare students for diverse roles within the sector.

- *Teacher-Student Cooperation*: Encouraging collaboration between educators and students to facilitate a deeper understanding of industry dynamics and challenges. Organizing industry visits, guest lectures, and workshops to expose students to real-world scenarios and foster networking opportunities.

- *Expand Tourism Products*: Diversifying tourism offerings beyond traditional attractions to attract a wider range of visitors. Investing in the development of niche tourism products such as adventure tourism, culinary tourism, and eco-tourism to cater to diverse traveler interests.

Enhancing human resource development in the tourism sector of Uzbekistan is essential for maximizing the sector's potential contribution to economic growth and sustainable development. By addressing the current issues through practical teaching, curriculum integration, teacher-student cooperation, and expansion of tourism products, Uzbekistan can build a skilled workforce capable of driving the tourism industry forward and it enables to unlock the full potential of its tourism sector and contribute to economic growth and sustainable development.

Conclusion:

In conclusion, having examined tourism sector through a comprehensive analysis of government initiatives, educational programs, and industry partnerships, key issues hindering human resource development and proposes practical solutions are provided. By addressing these challenges. Enhancing human resource development in the tourism sector of Uzbekistan is essential for maximizing the sector's potential contribution to economic growth and sustainable development. By addressing the current issues through practical teaching, curriculum integration, teacher-student cooperation, and expansion of tourism products, Uzbekistan can build a skilled workforce capable of driving the tourism industry forward and it enables to unlock the full potential of its tourism sector and contribute to economic growth and sustainable development.

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OZIQ-OVQAT SANOATI KORXONALARIDA XODIMLARNI RAG'BATLANTIRISH

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Annotatsiya. Ushbu maqolada 2018 yildan 2023 yilgacha bo'lgan davrda oziq-ovqat sanoati korxonalarining uchtasida ishchilar soni dinamikasi tahlil qilinadi. Ishchilarning umumiy soni, boshqaruv tuzilmasi, ishlab chiqarish xodimlari va yordamchi xizmatlardagi o'zgarishlar o'rganildi. Tahlil asosida korxonalarda samaradorlik va mahsuldorlikni oshirish maqsadida motivatsiya va xodimlarni boshqarish tizimini optimallashtirish bo'yicha tavsiyalar berilgan.

Kalit so'zlar: ishchilar soni dinamikasi, oziq-ovqat sanoati, motivatsiya tizimi, xodimlarni boshqarish, mehnat unumdorligi.

Abstract. This article analyzes the dynamics of the number of employees in three food industry enterprises in the period from 2018 to 2023. Changes in the total number of employees, management structure, production staff and support services were studied. Based on the analysis, recommendations were made to optimize the motivation and personnel management system in order to increase efficiency and productivity in enterprises.

Keywords: workforce dynamics, food industry, motivation system, personnel management, labor productivity.

Аннотация. В данной статье проанализирована динамика численности работников трех предприятий пищевой промышленности в период с 2018 по 2023 год. Изучены изменения в общей численности сотрудников, структуре управления, производственном персонале и вспомогательных службах. На основе анализа даны рекомендации по оптимизации системы мотивации и управления персоналом с целью повышения эффективности и производительности труда на предприятиях.

Ключевые слова: динамика рабочей силы, пищевая промышленность, система мотивации, управление персоналом, производительность труда.

Kirish

Iqtisodiy rivojlanishning zamonaviy va bozorda raqobat kuchaygan davrda oziq-ovqat sanoati korxonalari nafaqat o'z mahsulotlarining yuqori sifatini ta'minlash, balki ichki jarayonlarni xodimlarni rag'batlantirish va faoliyatni optimallashtirish orqali samaradorlikni oshirish zaruriyatiga duch kelmoqda. Xodimlarni samarali rag'batlantirish tashkilot maqsadlariga erishish, mehnat unumdorligini oshirish [1], xodimlar qo'nimsizligini kamaytirish va ishdan qoniqishini oshirishda asosiy rol o'ynaydi. Ishlab chiqarish jarayoni sifat va mahsulot xavfsizligi standartlariga yuqori darajada rioya qilishni talab qiladigan oziq-ovqat sanoatida xodimlarni rag'batlantirish ayniqsa muhimdir.

Ushbu maqolaning maqsadi ham oziq-ovqat sanoati korxonalarida xodimlarni rag'batlantirish mexanizmlarini o'rganish va tahlil qilish, ushbu sohadagi eng samarali yondashuv va amaliyotlarni aniqlash, shuningdek olingan ma'lumotlar va mavjud nazariy bilimlarni tahlil qilish asosida motivatsiya tizimini takomillashtirish bo'yicha tavsiyalar ishlab chiqishdir.

Mavzuning dolzarbligini bir necha dalillar bilan keltirish mumkin. Birinchidan, raqobat kuchayib borayotgan va mahsulot sifatini doimiy ravishda yaxshilash zarurati oshib borayotgan sharoitda oziq-ovqat sanoati korxonalarida ishlab chiqarish jarayonlari va boshqaruv amaliyotlarida maksimal samaradorlikka intilish talab etiladi. Ikkinchidan, oziq-ovqat mahsulotlarining sifati va xavfsizligini ta'minlashda inson omilining roli juda muhim bo'lib, bunda xodimlarni rag'batlantirish va mukofotlash masalalari asosiy omil hisoblanadi. Uchinchidan, mehnat qonunchiligidagi o'zgarishlar, xodimlarni boshqarishga yangi yondashuvlar va motivatsiya nazariyalarini ishlab chiqish mavjud rag'batlantirish tizimlarini ko'rib chiqish va zamonaviy voqelikka moslashtirishni talab qiladi.

Maqolada motivatsiyaning mavjud nazariyalari tahlil qilinadi, oziq-ovqat sanoati korxonalarida xodimlarni rag'batlantirish amaliyotlari ko'rib chiqiladi, shuningdek korxonalarining umumiy samaradorligini oshirish uchun motivatsiya tizimlarini takomillashtirish bo'yicha tavsiyalar beriladi.

Mavzuning o'rganilganlik darajasi

Motivatsiya nazariyasini tadqiq etish boshqaruv nazariyasi bilan bog'liq bo'lib, iqtisodchilar va ruhshunoslar tomonidan keng tahlillarga sabab bo'lgan, bugungi kunda ham munozalar markazida bo'lgan iqtisodiy-psixologik mavzudir.

Dale H. Schunk, Maria K. DiBenedetto fikriga ko'ra, motivatsion jarayonlar - bu shaxsiy, ichki ta'sirlar bo'lib, ular tanlov, harakat, qat'iyatlilik, yutuq va atrof - muhitni tartibga solish kabi natijalarga olib keladi. Motivatsiya - bu ijtimoiy kognitiv nazariyaning muhim xususiyati bo'lib, modellashtirishning dastlabki tadqiqotlaridan tortib, zamonaviy ishtirokchi tushunchalariga qadar bo'lgan davrni o'z ichiga oladi. Asosiy ichki motivatsion jarayonlar-bu maqsadlar va taraqqiyotni o'zini-o'zi baholash, ijtimoiy taqqoslash, qadriyatlar, kutilgan natijalar, atributiya va o'z-o'zini boshqarish. Nazariya duch keladigan muhim muammolarga xilma-xillik va madaniyat, metodologiya va aralashuvlarning uzoq muddatli ta'siri kiradi [2].

David W. Shwalb, Barbara J. Shwalb, Delwyn L. Harnisch, Martin L. Maehr, Kiyoshi Akabane tomonidan olib borilgan tadqiqotlarda yaponiyalik va amerikalik ishchilar o'zlarini qanday idrok etishlari o'rganilib, ularni ma'lum ishga undaydigan ichki va tashqi omillar tahlil qilinadi [3].

Nikitina V.V. fikriga ko'ra, motivatsiyani qismlarga ajratmaslik kerak, chunki uning moddiy va nomoddiy komponentlari har doim yagona kompleksni tashkil qiladi, uning amaliy qo'llanilishi kompaniyaga darhol ijobiy natijalar beradi. Bundan tashqari, G'arbning eng yaxshi rahbarlari tajribasi shuni ko'rsatadiki, o'z qo'l ostidagilar oldiga vazifalar qo'yib, ularni bajarishga har qanday yo'l bilan erishganlar emas, balki xodimlarni qiziqtirish, yoqish, kompaniyaning topshiriqlarini bajarishga ilhomlantira oladiganlar muvaffaqiyat qozonadi [4].

Yuqoridan ko'rinib turibdiki, motivatsiya nazariyasi va amaliyoti yuzasidan cheksiz fikr va mulohazalarni keltirish mumkin. Ammo ushbu fikr-mulohaza va amaliyotni qiyoslash, tahlil qilish ularning qaysi biri samarali ekanini ko'rsatishda ahamiyatli hisoblanadi. Va bu muammoni yoritish muxim ilmiy axamiyatga ega.

Tahlil va natijalar

Tadqiqot davomida 3 ta oziq-ovqat sanoati korxonasining faoliyatini tahlil qildik. Bular:

- 85 ta xodim mehnat qilayotgan "Gold PYRAMIDS" OAJ;
- 72 ta xodimga ega "Status snack seeds" OAJ;
- 47 ta xodim faoliyat olib borayotgan "Ramazan GP" qo'shma korxonasi.

Tadqiqot davomida ularning 2018-2023 yillardagi xodimlari soni, xodimlar sonida asosiy, ishlab chiqarish va yordamchi xodimlarning ulushi tahlil qilindi.

1-jadval

“Gold PYRAMIDS” OAJ ning xodimlari soni

		2018-y.	2019-y.	2020-y.	2021-y.	2022-y.	2023-y.
	Jami xodimlar	56	60	65	83	83	85
	<i>Ulardan:</i>						
1	Asosiy boshqaruv xodimlari	3	4	4	6	8	8
2	Ishlab chiqarishda bevosita ishtirok etuvchi xodimlar	48	51	55	71	67	69
3	Yordamchixodimlar	5	5	6	6	8	8

*korxonada ma'lumotlari asosida muallif tomonidan tayyorlangan.

1-jadval ma'lumotlariga ko'ra, "Oltin piramidalar" OAJ xodimlari 2018-yilda 56 nafar xodimdan 2023-yilda 85 nafargacha oshgan Raqamlarda sezilarli sakrash 2020 va 2021 yillar oralig'ida sodir bo'ldi. Boshqaruv xodimlari soni 3 tadan 8 tagacha orishi, bu kompaniyaning o'sishi va rivojlanishiga javoban boshqaruv tuzilmasi kengayganligini ko'rsatishi mumkin. Ishlab chiqarishda bevosita ishtirok etuvchi xodimlar 48 dan 69 taga oshgani ishlab chiqarish quvvati kengayganligidan dalolat beradi.

2-jadval

“Status snack seeds” OAJning xodimlari soni

		2018-y.	2019-y.	2020-y.	2021-y.	2022-y.	2023-y.
	Jami xodimlar	40	45	52	60	64	72
	<i>Ulardan:</i>						
1	Asosiy boshqaruv xodimlari	4	5	6	7	8	8
2	Ishlab chiqarishda bevosita ishtirok etuvchi xodimlar	32	36	40	46	48	56
3	Yordamchixodimlar	4	4	6	7	8	8

*korxonada ma'lumotlari asosida muallif tomonidan tayyorlangan.

2-jadval " Status snack seeds " OAJ faoliyati ko'rib chiqilayotgan davrda xodimlar soni 40 tadan 72 taga ko'paydi, bu faoliyatning rivojlanishi va kengayishidan dalolat beradi.

Boshqaruv xodimlari sonining 4 tadan 8 taga ko'payishi, boshqaruv apparati mustahkamlanishiga ishora qiladi. Ishlab chiqarishda bevosita ishtirok etuvchi xodimlar 32 tadan 56 taga ortgan, bu esa ishlab chiqarish operatsiyalari kengayganligining ko'rsatkichidir.

3-jadval

“Ramazan GP” qo’shma korxonasi xodimlari soni

		2018-y.	2019-y.	2020-y.	2021-y.	2022-y.	2023-y.
	Jami xodimlar	25	30	34	38	45	47
	<i>Ulardan:</i>						
1	Asosiy boshqaruv xodimlari	4	4	5	6	7	7
2	Ishlab chiqarishda bevosita ishtirok etuvchi xodimlar	19	23	25	26	32	34
3	Yordamchixodimlar	2	3	4	6	6	6

*korxonada ma’lumotlari asosida muallif tomonidan tayyorlangan.

3-jadval ma’lumotlariga muvofiq, "Ramazan GP" qo’shma korxonasi xodimlari soni 2018 yildagi 25 tadan 2023 yilda 47 taga ko’tarildi. Boshqaruv xodimlari sonining 4 dan 7 taga ko’payishi, bu boshqaruv jamoasini kengaytirishga nisbatan konservativ yondashuvni ko’rsatishi mumkin.

Ko’rib chiqilayotgan davrda har uchala kompaniya ham xodimlari sonining o’sishini ko’rsatdi, bu sanoatning kengayishi va o’sishining umumiy tendentsiyasini ko’rsatishi mumkin.

Boshqaruv xodimlari sonini ko’paytirish orqali boshqaruv tuzilmalarini mustahkamlash tendentsiyasi kuzatilmoqda, bu boshqaruv vazifalari hajmi va murakkabligi oshishiga javob bo’lishi mumkin.

Barcha korxonalarda ishlab chiqarishda bevosita ishtirok etuvchi xodimlari soni ortib borayotgani ishlab chiqarish quvvati kengayganidan, balki mahsulotga talab ortishidan ham dalolat beradi.

4-jadval

Korxonalaridagi jami xodim va ularni rag’batlantirish ko’rsatkichi

Yillar	Jami xodimlar soni	Rag'batlantirilganlarning ulushi	Jami xodimlarda rag'batlantirilganlarning ulushi, foizda
2018	121	0	0
2019	135	0	0
2020	151	1	0,66
2021	181	2	1,104972376
2022	192	5	2,604166667
2023	204	4	1,960784314

*korxonada ma’lumotlari asosida muallif tomonidan tayyorlangan.

Ko’rib chiqilayotgan davrda yuqorida keltirilgan 3 ta korxonada xodimlari sonining 2018 yildagi 121 kishidan 2023 yilda 204 kishigacha barqaror o’sishi kuzatildi. Bu korxonada faoliyatining kengayishi va ishlab chiqarish hajmining oshishi mumkinligidan dalolat beradi.

Hisobot davrining dastlabki ikki yilida (2018 va 2019 yillar) motivatsion tadbirlar qo’llanilmagan, bu rag’batlantirish dasturlarining yo’qligi yoki samarasizligini ko’rsatadi. Biroq, 2020 yildan boshlab xodimlarni rag’batlantirishning birinchi holatlari paydo bo’ladi, bu xodimlarni

boshqarishga yangi yondashuvlarni joriy etish yoki mavjud rag'batlantirish amaliyotini qayta ko'rib chiqish ehtiyojini keltirib chiqaradi.

Xodimlar umumiy sonining o'sishiga qaramay, mukofotlangan xodimlarning ulushi nisbatan past bo'lib qolmoqda, 2022 yilda eng yuqori cho'qqiga (2,6%) erishadi va 2023 yilda 1,96% gacha kamayadi. Bu rag'batlantirish mexanizmlarining tanlab qo'llanilishi, samaradorligi cheklanganligini yoki rag'batlantirish mezonlari yanada qat'iylashayotganini ko'rsatishi mumkin.

Mukofotlangan xodimlarning past ulushi, ayniqsa xodimlar sonining ortib borayotgani fonida, rag'batlantirish va mukofotlash tizimini batafsil tahlil qilish va mumkin bo'lgan tuzatish zarurligini ko'rsatishi mumkin. Mavjud mexanizmlarning ishdan qoniqish darajasi, mehnat unumdorligi va xodimlarning sodiqligiga ta'sir qilish darajasini, shuningdek, ular korxonaning strategik maqsadlariga erishishga qanday hissa qo'shishini baholash muhimdir.

Natijalar tashkilotning maqsad va vazifalariga, shuningdek, shaxsga moslashtirilgan rag'batlantirishning moddiy va nomoddiy tomonlarini hisobga oladigan kompleks motivatsiya strategiyasini ishlab chiqish va amalga oshirish muhimligini keltirib chiqaradi.

Shuni ham ta'kidlash kerakki, har uch korxonalar ham kichik korxonalar bo'lib, inson resurslarini boshqarish tizimi to'liq yo'lga qo'yilmagan. Korxonalarda HR emas, balki xodimlar bo'limi faoliyat olib boradi. Xodimlar bo'limida faqatgina bitta mutaxassis faoliyat yuritib, korxonalar Nizomiga muvofiq Xodimlar bo'limi mutaxassisining vazifasiga xodimlarni rag'batlantirish tizimi va baholash mezonlarini ishlab chiqish kirmaydi. Shu sababli ham, kichik korxonalarda rag'batlantirish tizimini rivojlantirish uchun HR bo'limini tashkil etish yoki HR bo'yicha mutaxassisni ishga yollash (hech bo'lmaganda autsorsing asosida) xodimlarni boshqarish, ularning malakasini oshirish va rag'batlantirish tizimini rivojlantirish uchun ahamiyatli.

Kichik biznes uchun inson resurslarining asosiy yo'nalishlari:

Ishga qabul qilish va saqlash;

Kompensatsiya va imtiyozlar;

Xodimlarni jalb qilish;

Trening va rivojlanish;

Mehnat qonunchiligiga rioya qilish[6].

Tadqiqotlar shuni ko'rsatdiki, agar xodimlarning 75 foizi kompaniya o'z tashvishlarini tinglashi va hal qilishini his qilsalar, tashkilotda uzoqroq qolishadi. Ayniqsa, kichik kompaniyada xodimlarning ehtiyojlarini tinglash va hal qilish uchun korxonalar egasidan boshqa odamning bo'lishi barchaning professional tarzda birgalikda ishlashiga yordam beradi [5].

HR mutaxassisining korxonada faoliyat olib borishi xodimlarni moddiy rag'batlantirish bilan birga, ularning kasbda o'sishi uchun treninglar o'tkazishiga ham imkon beradi.

Xulosa va takliflar

2018-yildan 2023-yilgacha bo'lgan davrda uchta oziq-ovqat sanoati korxonalar xodimlari sonining tahlili xodimlarning umumiy soni bo'yicha ham, xodimlar toifalari bo'yicha ham umumiy o'sish tendentsiyasini ko'rsatdi (asosiy boshqaruv xodimlar, ishlab chiqarishda bevosita ishtirok etuvchi xodimlar, yordamchi xodimlar). Bu korxonalar faoliyatining kengayishi va ishlab chiqarish quvvati ortganini ko'rsatadi. Korxonalar o'rtasidagi o'sish ko'lamini va kadrlar tarkibidagi farqlarga qaramay, shuni ta'kidlash mumkin, xodimlarni boshqarish tizimini yanada takomillashtirish va xodimlarni rag'batlantirishga umumiy ehtiyoj bor.

Yuqoridagi tahlillardan kelib chiqqan holda, quyidagi takliflar shakllantirildi:

Rag'batlantirishning moddiy va nomoddiy tomonlarini hisobga oladigan kompleks rag'batlantirish tizimini ishlab chiqish va joriy etish tavsiya etiladi. Bu xodimlarning qoniqish darajasini va ularning kompaniyaga sodiqligini oshiradi, shuningdek, mehnat unumdorligining o'sishini rag'batlantiradi.

Xodimlarni boshqarishning muhim jihati xodimlarni tayyorlash va malakasini oshirish tizimidir. Xodimlarning nafaqat kasbiy mahoratini oshirish, balki kompaniyada martaba o'sishiga ham xizmat qiladigan muntazam treninglar va malaka oshirish kurslarini tashkil etish taklif etilmoqda.

Boshqaruv jarayonlari samaradorligini oshirish va qarorlar qabul qilish samaradorligini oshirish uchun korxonalarda boshqaruv tuzilmasini qayta ko'rib chiqish va kerak bo'lganda optimallashtirish tavsiya etiladi. Bunga vakolatlarni topshirish, ierarxiyalarni soddalashtirish va jamoaviy ishlarni kuchaytirish kiradi.

Inson resurslarini boshqarish tizimlari (HRM tizimlari) kabi HR texnologiyalaridan foydalanish HR ishining samaradorligini sezilarli darajada oshirishi, yangi xodimlarni tanlash va ishga qabul qilish jarayonini soddalashtirishi va vaqtning ko'p jihatlarini avtomatlashtirishi mumkin.

Kichik korxonalar uchun HR boshqaruvining zamonaviy usullaridan foydalanish va bunda rag'batlantirish tizimiga alohida e'tibor berish ahamiyatli. Shuningdek, korxonalarga HR mutaxassislarini jalb qilish ish samaradorligining ortishiga olib kelishi mumkin.

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UNLOCKING UZBEKISTAN'S TOURISM POTENTIAL: THE SIGNIFICANCE OF SMART TOURISM FOR SUSTAINABLE GROWTH

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Abstract. *The paper explores the potential impact of smart tourism on unlocking sustainable growth opportunities in Uzbekistan's tourism sector. By analyzing Uzbekistan's current state of tourism, the paper highlights the significance of adopting smart tourism practices to enhance visitor experiences, improve destination management, and foster long-term sustainability. The research delves into the concept of smart tourism and its relevance to Uzbekistan's unique cultural and historical offerings. It investigates how leveraging technology, data analytics, and innovation can attract more tourists and ensure responsible tourism development. The study underscores the importance of strategic planning, infrastructure development, and stakeholder collaboration in harnessing Uzbekistan's tourism potential through smart tourism initiatives. Ultimately, the paper advocates for the integration of smart tourism strategies as a key driver for achieving sustainable growth, preserving cultural heritage, and maximizing economic benefits in Uzbekistan's dynamic tourism landscape.*

Keywords: *Tourism, smart tourism, destination management, sustainability.*

In recent years, countries worldwide have highlighted tourism as a vital industry that promotes their overall economic development. One of the first industries to digitally transform corporate operations worldwide was tourism, which led to the introduction of online travel and hotel booking. When information and communications technology (ICT) spread over the world, the tourist industry consistently embraced new platforms and technologies first (Digital Transformation | UNWTO, 2020). The tourism industry has been impacted by the smart phenomenon due to its high reliance on information technologies which have become increasingly integrated into travel experiences and product management in recent years (Gretzel et al., 2015). The European Union specifies "smart tourism" as a destination that uses ICT-based (information and communications technology) solutions to make it easier for visitors to access tourism and hospitality products, services, venues, and experiences. A city's intelligence is enhanced, and tourist engagement is increased via the investment and development of these resources. This affects both individuals and companies who gain from more effective infrastructure and service delivery (Mines Tiernan, 2023).

There is abundant potential for growth in the Uzbek tourist sector with its rich historical, archaeological, architectural, and ecological resources. The country's tourist industry has grown substantially over the several years as one of the areas targeted for reform and economic growth.

On January 28, 2020, the President of the Republic of Uzbekistan convened a special meeting to discuss future tourist initiatives, pointing out the issues of promoting physical culture, and tourism development. This is clearly demonstrated by the efforts being made to attract visitors and improve

the construction of tourism infrastructure in various areas, particularly the approval of the "Tourism Development Concept in Uzbekistan for 2019- 2025" (Presidential Decree..., 2019). The primary objective of the state's tourism policy in Uzbekistan is to guide the industry in the future to ensure the rapid, all-encompassing development of regions and their infrastructure, the resolution of current socioeconomic issues, the growth of jobs, diversification, and development (Tadjieva, 2022). The rapid advancement of information and communication technologies (ICTs) has altered the conventional framework for the growth of the tourist industry and added intelligence to destinations. It is important to combine technology and tourism in ways that go beyond the typical visitor experience or development cycle, which will structurally change the tourist industry as a whole. The tourist sector is still undergoing a significant transformation since more advanced technical solutions are emerging (Buhalis, 2022).

Smart tourism

Smart tourism refers to the use of technology, data analytics, and digital platforms to enhance visitor experiences, improve destination management, and optimize tourism operations (Wang et al., 2020). Numerous academics have paid a lot of attention to the emerging smart tourism industry by examining the topics of technology implementation, the impact of technologies on visitors and suppliers, and smart destinations, and as a result, there are several different definitions of Smart tourism have been defined. The Organisation for Smart Tourism in the U.K. introduced different definitions of smart tourism in 2011, referring to digital or "smart" tourism as using technology in the tourist industry. According to Jennie Germann Molz (2012), "smart tourism" is an emerging philosophy that uses mobile digital connectivity to forge links between travellers and the destination that are more intelligent, meaningful, and sustainable as a way to engage deeply in civic life rather than merely as a means of simple consumption (Li et al., 2017). Gretzel Sigala et al. (2015) defined smart tourism as the collection and exchange of data via hardware and software to improve visitor experiences, encourage value co-creation, and ultimately boost the development of a tourist destination. According to the UNWTO (2015), tourism is a social, cultural, and economic phenomenon that involves people travelling to other nations or locations for personal, business, or professional reasons (Gretzel et al., 2015).

The Importance of Smart Tourism in Uzbekistan

In the context of Uzbekistan, smart tourism initiatives can play a crucial role in attracting a diverse range of travellers, from adventure seekers to cultural enthusiasts. For example, the development of mobile apps, virtual reality tours, and interactive maps can provide visitors with valuable information about historical sites, cultural events, and local attractions, enhancing their overall experience in the country. The growth of digital technology has had an impact on the tourist business in Uzbekistan in recent years. Some gradual improvements have been observed even in developing country Uzbekistan in terms of digitalisation, though modern Uzbekistan still needs to adapt to the Smart City's standards. Management, taxes, infrastructure, marketing, education, medical, and other fields have all created eastern "smart" systems throughout history, particularly in Uzbekistan's cities. On the state policy level, the development of smart cities in Uzbekistan is now attracting the most attention, and the government has established a strategy for implementing smart city technology (Shohistahon et al., 2020). Furthermore, data analytics can help tourism stakeholders better understand visitor preferences and behaviour, enabling them to tailor their offerings to meet the needs of different market segments. By leveraging technology in this way, Uzbekistan can position itself as a cutting-edge destination that caters to the evolving demands of modern travellers.

In addition to enhancing visitor experiences, smart tourism can also play a critical role in promoting sustainable practices and responsible tourism principles in Uzbekistan. As the country seeks to attract a growing number of visitors, it is essential to ensure that tourism development is carried out in a way that preserves the country's cultural and environmental heritage for future generations (Mukhtorova, Kiran and Ekiz, 2023).

By adopting sustainable practices such as waste management, energy efficiency, and community engagement, Uzbekistan can minimize the negative impacts of tourism on its natural resources and local communities. Moreover, responsible tourism initiatives that promote cultural exchange, support local livelihoods, and respect traditional customs can ensure that the benefits of tourism are shared equitably among all stakeholders. Uzbekistan is consistently progressing in this direction in an effort to improve its tourism sector and attract more foreign tourists. The State Committee on Tourism of Uzbekistan is developing a proposal for smart technology for state museums and cultural heritage sites. In 2018, 50 historical sites in Bukhara received QR codes, which enable visitors to the historical site to quickly and easily access all information on their smartphones about the location's hotels, restaurants, and other attractions as part of the country's Verum QR smart tourist development initiative (Aliyeva, 2018). With the development of the tourism business in Uzbekistan, mainly in historical and ancient cities like Bukhara, Samarkand, Khiva and Tashkent, new historically valuable areas and new cultural sites are emerging. Each cultural, historical, archaeological, and tourist centre and object must correspond to its national identity and historical appearance, which increases the interest of tourists. Historically significant locations and new cultural sites are emerging as a result of the expansion of the tourist industry in Uzbekistan, particularly in historic and ancient towns like Bukhara, Samarkand, Khiva, and Tashkent. The national identity and historical appearance of each cultural, historical, archaeological, tourist attraction, and artefact must match in order to pique visitors' attention. In 2019, The Uzbekistan Pass initiative, which offers a variety of travel services, was one of the most significant advancements for travellers. The first and only national product that has been launched that offers a wide variety of travel services in Uzbekistan is the Uzbekistan Pass. This project may serve as a foundation for the growth of smart tourism in the country. Pass is connected with existing services and applications, making the service quick and easy for visitors from all across the country. The Play Market and Appstore both provide downloads for mobile applications. Additionally, the organization has created multilingual pocket instructions which allow users of the Uzbekistan Pass to get these for free (Abdurakhmat, 2019). Smart tourism has the potential to unlock Uzbekistan's vast tourism potential and drive sustainable growth in the industry. By leveraging technology, data analytics, and digital platforms, Uzbekistan can enhance visitor experiences, improve destination management and attract a diverse range of travellers. Furthermore, by adopting sustainable practices and responsible tourism principles, the country can ensure that the benefits of tourism are shared equitably among local communities and contribute to preserving its cultural and environmental heritage. Through a strategic focus on smart tourism, Uzbekistan has the opportunity to position itself as a leading destination in the region and drive long-term economic development while safeguarding its unique identity for future generations. By embracing innovation and sustainability in its tourism development efforts, Uzbekistan can create a vibrant and resilient tourism industry that benefits both visitors and local communities alike.

Strategies towards smart tourism

- **Policy Recommendations:** Provide recommendations for the Uzbek government on implementing policies that support the development of smart tourism initiatives, such as investing in

digital infrastructure, promoting innovation in the tourism sector, and incentivizing sustainable practices.

- **Capacity Building:** Propose strategies for building the capacity of local stakeholders, including tour operators, guides, and small businesses, to leverage technology effectively in enhancing visitor experiences and managing tourism destinations.

- **Public-Private Partnerships:** Highlight the importance of fostering partnerships between the public and private sectors to drive smart tourism initiatives, such as developing digital marketing campaigns, creating interactive visitor experiences, and implementing sustainable tourism practices.

- **Community Engagement:** Emphasize the need for engaging local communities in the tourism development process, including consultation, education, and empowerment, to ensure that they benefit from tourism activities and are actively involved in preserving their cultural and environmental heritage.

- **Monitoring and Evaluation:** Recommend establishing monitoring and evaluation mechanisms to track the impact of smart tourism initiatives on visitor satisfaction, destination management, environmental conservation, and economic development, allowing for continuous improvement and accountability.

- **International Collaboration:** Advocate for collaboration with international organizations, tourism associations, and academic institutions to exchange best practices, access funding opportunities, and promote Uzbekistan as a leading smart tourism destination on a global scale.

By incorporating these strategies as implications, actionable insights for policymakers, industry stakeholders, and researchers may leverage smart tourism for sustainable growth in Uzbekistan's tourism industry.

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TRAINING AND DEVELOPMENT PROGRAMS FOR STUDENT SERVICE UNIT STAFF MEMBERS BASED ON NEEDS ANALYSIS

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Abstract. Talent Development programs help organization to upgrade skills of employee as a result employee show performance via working within an organization. Therefore, this research explored Training and Development Programs for Student Service Unit at an international university in Tashkent. The participants of survey were key members of Student Service Unit and data collection was obtained via providing semi-structured interviews.

Keywords: Talent Development, Training Programs, Student Service Unit, Need Analysis.

1.0 Introduction

It is important for organizations to develop the capabilities and knowledge of current employees because it will help them not lose stability in different circumstances, and they should focus on the development of employees who will play important roles when the entities meet futures challenges (CIPD, 2009). The training development programmes for administration staff at the university is crucial for improving quality and efficiency of service which they provide to students. There are several reasons why there may be a need for Talent Development programs for Students Service Units:

(a) Increasing Competitions; (b) Changing student demographics; (c) Technological advancement; (d) Enhancing student satisfaction; (e) Professional growth and motivation. Training Need Analysis may provide information about employees' efficiency level, the skill areas most in need and the ways which this might be achieved (Ludwikowska, 2018). Denby (2010) stated that, Training Needs Analysis is an essential activity in designing training programs, analysis of organization's efficiency level and defining systematic investigation.

2.0 Literature Review

Training Needs Assessment is the organizational process of gathering and analysing data that enhances decision making for selecting trainings which may be best option to develop individuals' performances, clarifying who should be trained, and making what content should be taught (Clarke, 2003). Training Needs Analysis represents differences between employees' current performance and performance that entities expect of them (Mager and Pipe, 1979). Wright and Geroy (1992) claim that TNA should collect, analyse, and interpret data on individual, group and organizational skill gaps and it has seven key characteristics: (a) considering culture and organizational philosophy; (b) being proactive; (c) having method that allows differences between situations that can be addressed via training and those that cannot; (d) Allowing interested and involved ones to participate; (e) considering observable skills; (f) using data analysis and sampling techniques; (g) having cost/benefit analysis.

3.0 Methods

This study utilizes qualitative methods, focusing on semi-structured interviews with key members of the Student Services Unit (SSU) at an international university in Tashkent. Interviews aim to uncover perspectives on talent development needs, organizational goals, and individual career aspirations. Thematic analysis of interview data will identify common training needs. Based on these findings, tailored training programs aligned with organizational goals will be designed and implemented.

4.0 Results

4.1 *Manager of Student Services Unit*

The first chosen employee for the interview is the manager of Student Services Unit (SSU). According to the SSU manager, one of the main tasks of her is to fully ensure the administrative responsibilities to provide effective services to students while complying with all management and compliance requirements. The Manager of SSU stressed that the primary aim of the organization is to get customer satisfaction, specifically students. In her point of view, gaining the satisfaction of the students does not only depend on the academic staff of the institute, but also it should involve the administrative staff.

Based on his 8 years of work experience, she noted that students always want to participate in the social life of the institute and spend their free time effectively. Students often come to the Student Services Unit (SSU) desk to learn about upcoming events and to ask how they can contribute. Even in their summer holiday, students come to the institute to participate the admission process and help new comers. Sometimes, it is difficult to involve all the students to such processes and most of them get upset. In her (manager of SSU) opinion, to handle the problem and to effectively manage student participation Volunteer Association of the university should be developed. Currently, the university has the volunteers' association, but it is not officially opened as a department. During orientation week when new students join the institute, facilitators are attached to each group and they tell to their student that the institute have the volunteer association. Student who are willing to take part in the social life of the institute can join by coming to SSU. According to her, as a manager, she is facing the challenge of running this volunteer association. She also said that there is not clear procedures (documentation) on how to manage the association.

Besides, when it is asked "What is your expectations from the company after 5 years? In what position do you see yourself?" she replied (smiling) 'I do not know, maybe Senior Manager of Admission and Student Administration'. She considers herself to have all the necessary skills, which senior managers should have, and enough experience to be promoted after five years.

4.2 *Assistant Manager of Student Services Unit*

The second interview was made with the assistant manager of the Student Services Unit. She had more than three years of experience working as an assistant manager. She noted that her performance appraisal results are the best ones among her colleagues, meaning that currently she acquires the necessary skills and abilities to work in the position. Moreover, twice a year the survey is conducted to evaluate the coordinators (every assistant manager works as a coordinator for particular level of students) and she always gets satisfactory results from her students anonymously. She clearly stated that her aim within one year is to reach the position that is senior assistant manager of Student Services Unit, consequently manager of SSU after 4 or 5 years.

However, she also highlighted that to be able to work efficiently as a senior assistant manager of SSU she needs additional skills and competences. For example, she believes that to accomplish all the tasks of the senior assistant manager successfully, one should know how to inspire the team,

should have the capability to persuade and direct subordinates or other groups in an organization. Moreover, she emphasized that she is very kind person in her personality and she thought that kindness might be a barrier when challenging task have to be divided among the team fairly. Because, in most cases, she prefers to handle all the tasks by herself instead of planning and organizing, according to the assistant manager of SSU.

5.0 Discussion and Recommendation

5.1. Training for the manager of Student Services Unit

According to the response of SSU manager, they need well-established Volunteers Association (VA) that involves all the procedures on how to organize and manage the process. Due to being international university, the university has to have the VA that able to meet international standards. Chosen international university has an exchange program where students go to the partner universities not to study abroad but exchange the culture. This exchange program usually involves academic staff of the university and the students, but not the administrative ones.

It is planned to hold such exchange program with the manager of Student Services Unit in summer. The designed training program for the manager will be going to partner University with students, whose academic performance is high and are active in social life of the university. She will be given a task to learn more about the structure of the Volunteers Associations in partner university. It is required to develop the procedure and documentation for Volunteers Association to open it at the chosen university officially. Moreover, to study the structure of Student Services system and the ways of engaging students is the next aim put in front of a manger.

The reason for choosing partner university is that the rules and regulations inside of both institute are the same and the organizational structure was adapted for the branch. The exchange program is planned to last one week and the following is the plan on how to spend the time effectively:

- Day 1 – Traveling from Tashkent to partner university, sightseeing tour
- Day 2 – Welcome reception, Campus tour, Orientation of the activities
- Day 3 – Class meeting: Presentation on cultural aspects of both countries
- Day 4 – Class meeting: Lecture on “Benefits of Volunteers Association and the reasons for joining”
- Day 5 – Group work activities, cultural exchange between students
- Day 6 – Field trip, farewell party
- Day 7 – Traveling from abroad to Tashkent

After coming back to the Tashkent, participants of the program will be given some time to make a report about the conducted learning and development activities.

5.2 Training for the assistant manager of Student Services Unit

The above training session has been designed and developed for learner to gain some skills and competences to stay in her position. However, Assistant manager of SSU stressed that she has all the necessary skills, knowledge and abilities to perform her task efficiently and her performance appraisals confirms the view. For this reason, she wants to be promoted within a year. Nonetheless, in order to be promoted she is lacking strong management and leadership skills. The below training session is dedicated to improve management and leadership competences.

In order to teach leadership and management skills, online course named “Leadership and Management Skills Training” session will be offered to assistant manager of SSU to participate. The James Bruce, who is the SEO Expert, Marketer, Author and Teacher, has developed the session. According to Udemy (2024), Jim's diverse courses show his enthusiasm and expertise in a wide range

of subjects. He has been making an online career for a decade and his passions range from on-page SEO, authoring books and movie screenplays, to Word Press tutorials. Moreover, he is regarded as a specialist in the Udemy organic search, routinely ranking courses in every genre on Page 1. The session was accessed by 3414 users from 2019 to 2024 (Udemy, 2024). The title of the course is ‘First Steps to Leadership: 10 Qualities of Great Leaders’. Followings are the agenda of the training session (adopted from Bruce (2019)):

- What is a leader?
- Leadership Skills – Inspire your team
- Does a leader use Incentives?
- Develop a leader’s charisma - authority
- How leaders deal with a crisis?
- Is it better to be feared or liked?
- How to handle difficult people?
- Choosing people for your team
- Personality types
- Conclusion

University will take over the purchase of the course. According to Udemy (2024), after finishing the course, learner will be given a certificate of completion.

6.0 Conclusion

In conclusion, this study delved into the talent development needs within the Student Services Unit (SSU) of an international university in Tashkent through qualitative methods, focusing on semi-structured interviews. The insights gleaned from interviews with key personnel, including the SSU Manager and Assistant Manager, shed light on critical areas requiring attention, such as the establishment of a well-structured Volunteers Association (VA) and the enhancement of management and leadership skills. The proposed training programs tailored to the specific needs of each staff member aim to address these gaps effectively. By leveraging exchange programs and online courses, the university can equip its employees with the necessary competencies to fulfil their roles efficiently and contribute to organizational success. These initiatives not only empower individual career progression but also bolster organizational effectiveness and student satisfaction, aligning with the overarching goals of the institution.

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МИНТАҚАВИЙ ИҚТИСОДИЙ РИВОЖЛАНИШНИНГ ИННОВАЦИОН МОДЕЛИ

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Аннотация. Ривожланишнинг инновацион типи тараққиётнинг ҳозирги босқичида муқобил йўл сифатида “Илмий асосга эга бўлган иқтисодиётга” ўтишини, инновацион фаолият жараёнида инновацияларнинг замонавий ҳолати ва хусусиятлари, мавжуд муаммолар ва зиддиятларни аниқлаш, ижтимоий йўналтирилган бозор иқтисодиёти концепциясининг самарали амал қилишини таъминлаш, ижтимоий қадриятлар трансформациялари асосида иқтисодий тараққиётнинг замонавий тенденцияларини баҳолаш ва аҳоли фаровонлигини баҳолашнинг сифат кўрсаткичларига ўтилишини тақозо этмоқда.

Калит сўзлар: Ривожланишнинг инновацион типи, инновацион модель, минтақавий инновация модели, инновацион ривожланиш, ривожланишнинг инновацион типи.

Аннотация. На современном этапе развития инновационный тип развития переходит к «Научно-обоснованной экономике» как альтернативному способу в процессе инновационной деятельности определять современное состояние и особенности инноваций, существующие проблемы и противоречия, обеспечивать эффективная реализация концепции социально ориентированной рыночной экономики, обеспечение современного экономического развития, основанного на трансформации социальных ценностей, требует перехода к качественным показателям оценки тенденций и оценки благосостояния населения.

Ключевые слова: Инновационный тип развития, инновационная модель, региональная инновационная модель, инновационное развитие, инновационный тип развития.

Abstract. At the present stage of development, the innovative type of development is moving to “Science-Based Economics” as an alternative way in the process of innovation to determine the current state and features of innovation, existing problems and contradictions, to ensure the effective implementation of the concept of a socially oriented market economy, to ensure modern economic development based on transformation of social values requires a transition to qualitative indicators for assessing trends and assessing the well-being of the population.

Keywords: Innovative type of development, innovation model, regional innovation model, innovative development, innovative type of development.

Ҳозирги вақтда мамлакат иқтисодиётини ривожланишнинг инновацион йўлига ўтказиш масаласи Ўзбекистон Республикаси учун долзарб масаладир. Сабаби Янги Ўзбекистон Халқаро Жаҳон Савдо ташкилотига аъзо бўлиш учун ҳаракат қилар экан, бугунги кундаги энг муҳим вазифаларидан бири бу худудларнинг иқтисодий ўсиши, иқтисодий ривожланиш учун шароит яратишдир. Энг аввал Республика иқтисодиётини инновацион ривожланиш орқали жаҳон иқтисодиётига интеграцияси қилиш асосий шартидир.

Бу вазифага эришиш учун инновацион иқтисодиётни ривожлантиришга кўмаклашиш мақсадида ижтимоий муносабатларнинг барча соҳаларини қайта қуриш имконини берувчи

механизми ишлаб чиқиш зарур. Билим иқтисодиётига ўтиш мамлакатда ва шунга мос равишда ҳудудларда янги билимларни миллий ёки жаҳон бозорларида ўзининг ҳақиқий истеъмолчиларини топадиган янги технологиялар, маҳсулот ва хизматларга самарали айлантирувчи яхлит тизими шакллантиришни тақозо этади. Ҳудудлар мамлакат иқтисодиётининг инновацион ривожланишига тўртки бериши керак.

Адабиётларда инновацион моделга кўплаб таърифлар берилган. Инновацион модел - бу инновацион фаолиятни амалга оширишнинг ташкилий-иқтисодий шакли, инновацион ечимларни излаш, шунингдек, ушбу фаолиятни рағбатлантириш ва тартибга солиш дастакдир. Ўрганилаётган муаммолар контекстида умуман инновацион модел ҳақида эмас, балки иқтисодий инновацияларни такрор ишлаб чиқаришнинг ҳудудий жиҳатдан маҳаллийлаштирилган махсус усули, интеграция шакли сифатида “минтақавий инновация модели” ҳақида тавсиялар келтирилади. Ижтимоий ишлаб чиқаришнинг ўзига хос шароитлари, минтақавий (мезоиқтисодий) муҳит билан тавсифланган маълум даражадаги макроиқтисодий инновацион цикллар ва инновациялар динамикаси.

Минтақавий инновацион моделнинг ўзига хослиги минтақанинг бир қатор иқтисослашувига қараб драйверларини аниқлаб, кучли томонларини ривожлантириш орқали бошқа соҳаларни ривожлантириш имконияти белгиланади.

Инновацион ривожланиш мамлакат халқаро рақобатбардошлиги омили сифатида инновацион салоҳият ва унинг рақобат асосида ривожланишга таъсирига баҳо бериш, ишлаб чиқариш омиллари учун шароитлар яратиш, глобал рақобатда инновацион бизнеснинг ролини ошириш биринчи даражали вазифалардир. Бунга эришиш учун давлатнинг инновацион сиёсатини ишлаб чиқиш, унинг механизмлари ва дастакларини аниқлаш, инновацион кооперациясини рағбатлантириш, инновацион моделни амалга оширишнинг ижтимоий-иқтисодий хусусиятларига (микро- макро-, мезо даражада) эътибор қаратиш, интеллигуал мулк ҳуқуқини ҳимоя қилиш ва инновацион жараёнларни бошқариш механизмини яратиш долзарб ҳисобланади [1].

Инновацион иқтисодиётда асосий эътибор юқори технологияларга асосланган ишлаб чиқариш, илм талаб технологиялар ва инсон фаолиятининг турли соҳаларини инновацион ташкил этиш, иқтисодиётда инновацион тизими шакллантириш, компьютер технологиялари ва телекоммуникация тизимларига қаратилади.

Ривожланишнинг инновацион тизимида миллий инновацион тизими шаклланишига алоҳида эътибор қаратилади. Миллий инновацион тизим тушунчаси инновацион иқтисодиётнинг муҳим белгиси сифатида фанга XX асрнинг 70-йилларида кириб келди. К.Фриманнинг фикрига кўра, миллий инновацион тизим – жамият томонидан истеъмол қилинадиган янги технологиялар, маҳсулотлар ва хизматларнинг яратилишидаги янги билимларни ишлаб чиқишда, сақлашда, тарқатишда ва янги технологияларга айланишида қатнашадиган иқтисодий субъектлар ва ижтимоий институтларнинг (кадриятлар, меъёрлар, ҳуқуқларнинг) мураккаб тизими ҳисобланади [2].

Ривожланишнинг инновацион типиди, асосий ишлаб чиқариш омили бўлган меҳнатни илм билан ўзаро уйғунлашуви, техник маҳоратнинг интеллектуал маҳоратга ўсиб бориши ва бу жамиятнинг иқтисодий асосини белгилаб беради. Бундай жамиятни тасвирлашда илмий адабиётларда “информацион жамият”, “илмлар жамияти” “информацион иқтисодиёт”, “интеллектуал иқтисодиёт” каби иборалардан фойдаланилади.

Умуман олганда, маҳаллий ҳокимият органлари ҳудудий инновацион салоҳият даражасини оширишдан ва тадбиркорлик субъектларининг инновацион фаолиятини фаоллаштиришдан манфаатдордир. Чунки инновациялардан фойдаланиш натижасида рақобатбардош маҳсулот ишлаб чиқарилади, тадбиркорлик субъекти томонидан юқори даромад олади. Бу ҳудудлараро ва халқаро бозорларда минтақанинг рақобатбардошлигини оширади.

Минтақавий инновацион сиёсатнинг мақсади минтақа иқтисодиётини барқарорлаштириш ва юксалтириш, илмий-техникавий салоҳиятни сақлаш ва ривожлантириш ҳамда инновациялар учун қулай шароитлар яратиш орқали бюджет маблағларини самарали ижро этиш ва ундан оқилона фойдаланиш шароитларига эришишдан иборат.

Россиялик тадқиқотчи Т.В. Хогоева минтақавий инновацион сиёсатни амалга оширишда 8 та операцион ва стратегик режалаштириш вазифаларини келтириб ўтган [3]:

✓ Ҳудудда рақобатбардош янги маҳсулотлар яратиш ва маҳсулот сифатини жаҳон андозалари даражасида яхшилаш мақсадида инновацион фаолиятни фаоллаштириш ва бунинг натижасида саноат корхоналари, агросаноат мажмуаси, озиқ-овқат ва қайта ишлаш саноати корхоналари учун ташқи ва ички бозорни кенгайтириш лозим;

✓ ҳудудий иқтисодиёт тармоқларини таркибий қайта қуришни амалга оширишда ҳамда соҳада илм-фан ютуқларидан максимал даражада фойдаланиш;

✓ ҳудуднинг барқарор ижтимоий-иқтисодий ривожланишини таъминлаш манфаатларидан келиб чиққан ҳолда ҳудудий илмий-техникавий ва инновацион дастурлар ва лойиҳаларни шакллантириш;

✓ ҳудуддаги илмий ташкилотлар томонидан яратилаётган илмий-техникавий ишланмаларни ҳаётга татбиқ этиш тизимини жорий этиш;

✓ ҳудуднинг ижтимоий-иқтисодий муаммолардан келиб чиқиб, илмий, илмий-техникавий ва инновацион маҳсулотларга буюртмаларни амалга ошириш;

✓ илмий-техникавий ва инновацион дастурлар ва минтақавий аҳамиятга эга лойиҳаларни амалга ошириш учун маҳаллий ҳамда бюджетдан ташқари манбалардан инвестицияларни жалб қилиш;

✓ ихтирочилик фаолиятини рағбатлантириш, маҳсулот ва технологияларнинг патент муҳофазаси даражасини ошириш, минтақанинг патент бозорини уларга хорижий патентларнинг кириб келишидан ҳимоя қилиш;

✓ барча даражадаги бюджетлар маблағлари ҳисобидан амалга оширилаётган илмий тадқиқотлар натижаларининг миллий устуворлигини ҳимоя қилишга қўмаклашиш ва саноат мулки муаллифлари ва патент эгаларининг манфаатларини ҳимоя қилиш;

✓ инновацион фаолият учун бизнес-режани ишлаб чиқидан иборат.

Юқорорида келтириб ўтилган минтақавий инновацион сиёсатни амалга оширишдаги вазифалардан келиб чиқиб, шуни қўшимча қилишимиз мумкинки, ҳудуддаги илмий ташкилотлар билан маҳаллий тадбиркорлик субъектларини доимий алоқаларини жорий этиш мақсадга мувофиқдир.

Биринчидан, илмий даргоҳларда яратилган янги ишланма ва илмий янгиликлардан хабардор бўлади.

Иккинчидан, тадбиркорлик субъекти томонидан фаолиятда юзага келаётган (бошқарувда, инсон капиталида, ишлаб чиқариш жараёнида ва ҳ.к.) муаммоларга илмий-амалий, инновацион ечим топади.

Албатта ҳар бир минтақанинг ўзининг табиий, географик ҳамда этник жойлашуви асосида инновацион моделларини ишлаб чиқилади. Шу сабабдан, бир ҳудуднинг иқтисодий ривожланиши, драйвер соҳаси, бошқа ҳудудга мос келмайди.

Мисол тариқасида, Сирдарё вилоятнинг драйвер соҳаси асосан қишлоқ хўжалиги ҳисобланса, Навоий вилоятини тоғ-кон саноати, Самарқанд вилояти ҳамда Тошкент шаҳрининг драйвер соҳаси хизмат кўрсатиш ва саноат ҳисобланади. Шундан, келиб чиқиб, айтишимиз мумкинки, минтақавий инновацион сиёсатни амалга оширишда ҳудуднинг иқтисослашувига мос тарзда амалга ошириш мақсадга мувофиқдир.

Рус олими С.Б.Перцев томонидан ўрганишлари натижасида минтақавий инновацион моделнинг энг муҳим функциялари деб қуйидагилар ҳисобланади[4]:

1) молиявий ва инвестиция ресурсларни ҳудудий иқтисодиётнинг инновацион сектори (инновацион ривожланиш нуқтаи назаридан устувор тармоқлар ва драйвер соҳалар) фойдасига қайта тақсимлаш;

2) минтақада тегишли инфратузилма тизимига эга инновацион хизматлар бозорини шакллантириш;

3) тадбиркорликнинг инновацион салоҳиятини рўёбга чиқаришга кўмаклашувчи инновацияларга йўналтирилган рақобат муҳитини шакллантириш;

4) давлат томонидан ҳудуддаги ишлаб чиқарувчи корхоналарда қўшилган қиймат яратиш тизимини қўллаб-қувватлаш ҳамда ишлаб-чиқаришда инновацион компонентни тартибга солишни таъминлаш.

Юқорида санаб ўтилган функциялардан келиб чиқиб, Ўзбекистон Республикасида ҳудудларда мавжуд иқтисодиёт тармоқлари ва ижтимоий соҳани жадал ривожлантириш, илмий-интеллектуал ҳамда молиявий ресурсларни тўлиқ сафарбар этган ҳолда илмий-инновацион салоҳиятдан кенг фойдаланиш, истиқболда илм-фанни мунтазам ислоҳ қилиб боришнинг устувор йўналишларини белгилаш, замонавий билимга эга ва мустақил фикрлайдиган юқори малакали кадрлар тайёрлаш, илмий инфратузилмани модернизация қилиш ишларини сифат жиҳатидан янги босқичга кўтариш мақсадида 2020 йил 29 октябрда Ўзбекистон Республикаси Президентининг “Илм-фанни 2030-йилгача ривожлантириш концепциясини тасдиқлаш тўғрисида”ги ПФ-6097-сон фармони имзоланди [5]. Мазкур фармон билан Республикада илм-фанни 2030-йилгача ривожлантириш концепцияси қабул қилиниши билан бир қаторда, ҳудудий дастурларни шакллантириш асосида тегишли ҳудуддаги мавжуд муаммоларнинг илмий ечимини таъминлашга қаратилган илмий лойиҳаларнинг амалга оширилишини таъминлаш каби вазифалар ҳам келтириб ўтилган.

Хулоса қилиб шуни айтишимиз мумкинки, минтақавий иқтисодий ривожланишнинг инновацион модели яратишда энг аввало бошқарув органи бўлмиш, маҳаллий ҳокимият вакиллик органлари асосий таянч нуқта ҳисобланади. Албатта, инновацион муҳитни шакллантириш инновацион иқтисодий ривожланишга ўтишнинг асосий шартларидан биридир. Давлат ҳокимияти ва маҳаллий ўзини ўзи бошқариш органлари минтақанинг инновацион салоҳиятини сақлаш ва ривожлантириш стратегиясини ишлаб чиқишлари, инновацион соҳада давлат ва муниципал органларнинг функцияларини белгилашлари, инновацион фаолиятни тартибга солиш воситаларини ишлаб чиқишлари керак. Инновацион фаолиятни давлат томонидан тартибга солишнинг ташкилий механизми бевосита ёки билвосита манфаатдор барча тузилмаларнинг фикрлари ҳисобга олинишини таъминлаши ва шу билан бирга инновацияларни рағбатлантириш бўйича чора-тадбирларни келишилган ҳолда

қабул қилиш учун шароит яратиши керак. Худудларни инновацион ривожлантиришнинг асосий шарты – худуд иқтисодиётини фаолиятнинг барча йўналишларида барқарор ривожлантириш лозим.

Юқоридаги тартибга солиш воситаларининг амалга оширилиши худудларнинг инновацион ривожланишининг мақбул суръатларини таъминлайди, бу эса ўз навбатида минтақавий иқтисодий тизимнинг ҳам, умуман бутун миллий иқтисодий тизимнинг ишлаш самарадорлигини оширади.

Бу ҳукумат томонидан минтақанинг тараққиёт стратегиясини яратишда, келажакда қайси соҳаларини ривожлантириш кераклиги ва у эртага қандай натижа беришини англашга имконини беради.

Минтақавий иқтисодий ривожланишнинг инновацион моделини шакллантириш мақсадида қуйидаги бир қанча жиҳатларни ҳисобга олиш керак. 1. Худуднинг мавжуд драйвери ҳамда иқтисодий салоҳиятни ривожлантириш; 2. Эркин бозор тамойилига асосан иқтисодий соғлом рақобат муҳитини яратиш; 3. Маҳаллий бюджетни худуднинг иқтисодий-ижтимоий ривожлантириш учун тўғри тақсимлаш керак; 5. минтақавий ривожланишнинг асосий омил сифатида инсон ресурсларидан фойдаланиш керак; 6. минтақавий иқтисодий ривожланиш муваффақиятини таъминловчи инфратузилмаларни ривожлантириш керак.

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РОЛЬ МАРКЕТИНГА В СТАНОВЛЕНИИ И РАЗВИТИИ ХЛОПКОВО- ТЕКСТИЛЬНЫХ КЛАСТЕРОВ УЗБЕКИСТАНА

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Аннотация. В статье исследуется роль маркетинга в работе с текстильными кластерными организациями, также в статье приводятся маркетинговые методы продвижения текстильных кластеров.

Ключевые слова: текстильные, кластеры, маркетинговое исследование, повышение конкурентоспособности, реформа экономики, кластерная политика.

Annotatsiya. Maqolada to‘qimachilik klasteri tashkilotlari bilan ishlashda marketingning roli ko‘rib chiqiladi. Maqolada to‘qimachilik klasterlarini ilgari surish uchun marketing usullari keltirilgan.

Kalit so‘zlar: to‘qimachilik klasterlari, marketing tadqiqotlari, mraqobatbardoshlikni oshirish, iqtisodiy islohotlar, klaster siyosati.

Abstract. The article examines the role of marketing in working with textile cluster organizations. The article provides marketing methods for promoting textile clusters.

Keywords: textile clusters, marketing research, increasing competitiveness, economic reforms, cluster policy.

Введение

Как показали исследования, до сегодняшнего дня, кластеры уже успешно функционировали во многих отраслях экономики развитых стран. Это позволило повысить конкурентоспособность производственных предприятий путём развития кластерной политики страны.

Текстильный кластер — это группа предприятий, объединившихся в единую производственную цепочку для достижения общих целей. На данный момент Узбекистан находится в процессе коренных реформ экономики, которые подразумевают переход от централизованной экономической структуры в рыночную. Впервые закон о создании текстильных кластеров в Узбекистане был принят в 2017 году, в том же году была создана ассоциация «Узтекстильпром» которая стала связующим звеном между местными производителями и международными инвесторами, импортёрами и компаниями. В 2018 году сельскохозяйственная сфера Узбекистана перешла на кластерную систему, это позволило в корне изменить весь облик текстильной отрасли за короткий период времени. Благодаря проведённым реформам, государство начало получать инвестиции в модернизированную сферу, что позволило текстильным кластером приобрести новейшее оборудование для глубокой обработки хлопка и производства готовой текстильной продукции, соответствующей международным стандартам. [1]

Эффективность кластеров оценивается с точки зрения повышения рыночной стоимости компаний – участников кластера. Эффективность участия в кластерном объединении определяется при этом с точки зрения достижения главной цели – увеличения стоимости компании.

Достигается это путем:

- роста рентабельности входящих в кластер предприятий выше среднего по отрасли уровня;

- минимизации производственного и финансового, рисков за счет повышения конкурентоспособности участников кластера, а также

оптимизации структуры источников средств за счет развития внутрикластерного финансирования. [2]

Говоря о маркетинге хлопково-текстильных кластеров в Узбекистане, надо выделить тот факт, что сфера маркетинга стала так же ключевым звеном в цепочке плана действий в достижении экономической эффективности кластера. В нынешнее время, маркетинг кластеров необходим для поддержания конкурентоспособности, привлечения инвестиций, повышения спроса на выпускаемую продукцию.

Выделяют несколько основных задач маркетинга в кластере:

- создание бренда и узнаваемости;
- проведение исследования спроса и предложения;
- повышение экономической эффективности посредством проведения маркетингового исследования;
- облегчение обмена информацией между кластером и инвесторами или заказчиками;
- привлечение зарубежных партнёров и крупных иностранных компаний.

Успешная жизнедеятельность кластера напрямую связана с тем, что о его функционировании известно не только в Узбекистане, но и за пределами. Таким образом, чтобы достигнуть хороших результатов, надо регулярно поддерживать связь с общественностью и организовывать социальные мероприятия. [3]

Методика

<p>Strengths Сильные стороны</p> <ul style="list-style-type: none"> - Что хорошо у компании получается? - Какая преимущественная уникальность есть у компании? 	<p>Weaknesses Слабые стороны</p> <ul style="list-style-type: none"> - Что мы можем улучшить в компании? - Какие ресурсы мы должны использовать в улучшении компании?
<p>Opportunities Возможности</p> <ul style="list-style-type: none"> - Какие у компании стратегические планы на год? - Какие возможности есть у компании на данный момент? - Как использовать все возможности? 	<p>Threats Угрозы</p> <ul style="list-style-type: none"> - Какие ожидаются изменения в трендах на рынке? - Какие угрозы подстерегают компанию?

Результаты

SWOT анализ является основой стратегического планирования. Данный анализ поможет изучить положение компании на рынке. Таким образом, выявив сильные стороны, компания может продолжить развивать их, определив слабые стороны, компания будет искать пути превратить слабые стороны в сильные. Возможности, помогут компании взглянуть с другой стороны на внешние факторы, определяющие вектор успешного развития и укрепления позиций на локальном и международном рынках

Заключение

В заключении можно сделать вывод, что роль маркетинга в становлении и развитии хлопково-текстильных кластеров Узбекистана является ключевой. Проведя маркетинговое исследование, можно достичь увеличения экономической эффективности, а так же повысить конкурентоспособность.

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DIGITAL TRANSFORMATIONS IN UZBEKISTAN: TECHNOLOGICAL AND SOCIOCULTURAL FACTORS

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Introduction

Shifting from the initial emphasis on technology and human capabilities, recent discussions on digital transformation are increasingly focusing on the sociocultural aspects of digital development and inclusiveness. For instance, The Economist's Inclusive Internet Index (3Is) evaluates internet inclusiveness in education, taking into account factors such as the level of online education and the availability of content in local languages.

Building upon these broader perspectives of digital inclusiveness, conducted research explores the specific context of Uzbekistan. It aims to extend the understanding of digital inclusiveness in Uzbekistan, by conducting an analysis of the technological, human, and sociocultural factors that affected online education during the COVID-19 pandemic. In so doing, this study provides academic and policy insights for enhancing inclusiveness in the process of Uzbekistan's digital transformation. Additionally, study offers a more nuanced and comprehensive understanding of digital inclusiveness, which encompasses not only the technological accessibility but also the user satisfaction with online education services. This includes examining the level of consumption and satisfaction with online education services, and implementing research design and statistical analysis to identify factors influencing these aspects. It is also offering recommendations for enhancing the inclusiveness of digital education in Uzbekistan, suggesting ways to improve its broader inclusiveness and effectiveness.

Current State of Digital Transformation in Uzbekistan

Since its independence, the Uzbek government has demonstrated a keen interest in the development of Information and Communication Technology and its application across various sectors. Recently, there has been a heightened focus on fast-tracking the adoption of digital technologies in Uzbekistan's economic and social sectors. Moreover, the development of ICTs has gained prominence as a key component of the national development agenda. In 2020, the Government of Uzbekistan officially launched the "Digital Uzbekistan 2030" strategy, marking a significant commitment to this digital advancement. This strategic approach demonstrates a significant investment in digital transformation, addressing both technical aspects, such as internet infrastructure expansion, and human and sociocultural dimensions, notably the enhancement of digital literacy and the broadening of educational opportunities to bolster digital usage skills. The "Digital Uzbekistan 2030" strategy outlines the execution of over 1,600 projects aimed at enhancing digital capabilities across Uzbekistan's 12 regions, including the Autonomous Republic of Karakalpakstan. Within this framework, 29 districts have been selected for initiating various projects between 2020 and 2022. This initiative stems from the Uzbek government's recognition that ICTs are crucial drivers of national well-being and economic growth. This understanding has spurred notable progress in the country's digital transformation.

Provided research examined digital transformation in Uzbekistan by exploring three principal dimensions: technological capabilities, human capabilities, and sociocultural capacities.

Regarding technical capabilities, research results show that Uzbekistan has made significant strides in developing its telecommunications infrastructure. From 2016 to 2020, there was a marked expansion in the country's fiber optic network. The total length of these lines grew roughly 3.8 times, increasing from 17,900 kilometers to 68,600 kilometers. By 2021, the extensive expansion of Uzbekistan's digital infrastructure yielded notable results. Optical communication lines reached 67% of residential areas, a marked improvement in digital connectivity since 2017. As a result, internet usage rose by 22%, mobile phone subscriptions by 29%, and fixed broadband subscriptions by 9.29%. Additionally, the number of wireless base stations in Uzbekistan saw significant increase in 2021, with 14,150 new installations, bringing the total to 45,890 stations. With the expansion of the wireless base station network, it is estimated that 99% of Uzbekistan's population now has access to wireless communication services (2G or higher), and up to 75% can access high-speed communications (LTE/WiMax or higher). However, as of September 2023, the average internet speeds in Uzbekistan were 23.63 Mbps for wireless and 58.03 Mbps for fixed broadband downloads, as reported by Ookla's Speedtest Global Index. These speeds are significantly lower than the global average fixed broadband download speed of 85.31 Mbps and are more than half slower than Moldova, with fastest internet speed among the CIS countries with the average broadband download speed of 119.89 Mbps. In summary, while Uzbekistan faces limitations due to relatively slower internet speeds, there is clear evidence of accelerated improvements in the technical capacities of its digital transformation, with significant advancements in both the speed and extent of these developments.

Human and sociocultural dimensions of Digital Transformations

In terms of human capacities, the Uzbek government has focused on developing digital competencies through school curricula and plans to establish IT specialized schools in all regions. From the 2020/2021 academic year, computer skills and programming courses were introduced into the curriculum of all higher education institutions by a Presidential Decree. Additionally, the IT Academy, overseeing the dissemination of IT technical education in Uzbekistan, has launched the "One Million Uzbek Coders" platform (Bir million O'zbek Dasturchilari), with the goal of providing basic programming skills education for the wider population. As a result, Uzbekistan exhibits a conducive environment for enhancing human capacities in its digital transformation process. The population capable of using copy-paste functions increased from about 19% in 2017 to 24% in 2021, and those able to use basic arithmetic formulas in spreadsheets rose from 10% to 14% in the same period. In terms of sociocultural capacities, the diversification of internet use languages and the increasing routine use of internet media indicate that digital transformation is significantly impacting everyday life in Uzbekistan. For example, the number of websites broadcasting news in the local language has increased, and online platforms broadcasting entertainment and information programs in Uzbek have emerged as strong alternatives to traditional TV. Influential social groups, such as bloggers on platforms like YouTube, Telegram, and TikTok, are expanding their audience. In summary, while improvements in digital capacities for women and the elderly are still needed, overall, digital transformation in Uzbekistan is progressing effectively in terms of human and sociocultural capacities.

Research outcomes of human and sociocultural dimensions in digital transformations indicated several distinctive facts. It was found that women consume online education services at a higher level than men, and individuals who use the internet for a wide variety of activities are more likely to utilize a diverse range of online education services. However, IT sphere is perceived solely as a male-dominated. To enhance the participation of women in online education and IT fields, a multifaceted

approach is needed. First, develop educational content that resonates with women, focusing on areas like financial literacy, entrepreneurship, and STEM subjects, which are often seen as male-dominated. This content should align with women's interests and career goals, addressing their unique learning requirements. Secondly, establish supportive online communities and mentorship programs for women in online education. These platforms can provide peer support, enable knowledge exchange, and help overcome the sense of isolation that women might experience in male-centric online learning environments. Lastly, address the societal biases that deter women from IT fields. This involves launching awareness campaigns and educational programs that challenge existing cultural stereotypes and inspire girls and women to explore and excel in technology-related careers.

On the other hand, the influence of language use, specifically speaking Russian, on online education service consumption was not found to be significant. Subsequently, personal background factors such as age and place of residence significantly influence satisfaction with online education. Specifically, younger individuals and residents of the capital city tend to have higher satisfaction levels. However, income level does not significantly affect satisfaction with online education services. Secondly, the measure of technological capability, internet connection satisfaction, was found not to significantly influence satisfaction with online education services. Thirdly, human capability factors, namely educational level and participation in digital education, both positively and significantly impact satisfaction with online education services. Higher educational levels and experience in digital education are associated with higher satisfaction. Fourthly, sociocultural capabilities measured by the level of internet usage and language use significantly influence satisfaction, but gender does not have a significant impact. Russian speakers, compared to those who speak other languages, show higher satisfaction with online education services, and individuals who utilize a variety of internet services tend to have higher satisfaction levels.

The study highlights human and sociocultural capabilities as key drivers influencing both the level of use and satisfaction with online education services. Interestingly, technological capability, particularly in relation to internet-based education service usage and satisfaction, doesn't show a substantial effect. This underlines the need for policies focused on enhancing human and sociocultural skills in the long term. A notable finding is that higher education levels are linked to both varied use of online education services and increased satisfaction. It's crucial to acknowledge that while engagement in digital education doesn't significantly boost usage, it positively affects satisfaction. Therefore, providing basic digital skills training is crucial to help users effectively search for and utilize educational content that suits their needs.

Conclusion

This study contributes to academic discourse in two significant ways. Firstly, by synthesizing existing research implications and examining factors influencing the inclusiveness of online education, it contributes to expanding academic diversity. Moreover, the academic contribution of this paper is clear, given the scarcity of research analyzing online education in Uzbekistan. However, given the insufficient examination of the operational mechanisms of the extracted factors, it will be necessary to explore these mechanisms in greater depth in future research. Secondly, the statistical analysis conducted through surveys offers relatively concrete policy implications, providing a comparative advantage to the study. However, further discussion is required to practically implement the policy implications suggested by the analysis findings.

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THE IMPACT OF FINTECH INNOVATIONS ON INVESTMENT BEHAVIOR AND THE FUTURE OF INVESTMENT- EVIDENCE FROM UZBEKISTAN

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Abstract. *Fintech, the fusion of finance and technology, has revolutionized the financial services industry, significantly altering investment behavior. This paper examines the influence of fintech innovations on investment decisions and their repercussions for investors and financial institutions, with a special emphasis on Uzbekistan. Through a meticulous review of literature, establishment of a theoretical framework, empirical analysis, and discussion of findings, this study aims to contribute to a deeper understanding of investment behavior in the fintech era. This study found that fintech is growing and acting as contributing factor to the economy and financial sector and fintech is influencing investment behavior by giving access to various latest investment opportunities such as crypto currency.*

Keywords: *Fintech, investment behavior, robo-advisors, algorithmic trading, behavioral finance, technology adoption, empirical analysis.*

Introduction:

The financial services industry has been transformed by the emergence of fintech, which encompasses a broad array of technological innovations that enhance the delivery of financial services. From mobile payment systems to algorithmic trading platforms, fintech has reshaped how individuals and institutions engage with financial markets. One area profoundly impacted by fintech is investment behavior. Investors now have access to a myriad of fintech-driven tools and platforms offering personalized advice, automated trading processes, and alternative investment opportunities. Understanding how these innovations influence investment behavior is crucial for investors, financial institutions, regulators, and policymakers.

Fintech innovation spans various technologies and services, including blockchain, artificial intelligence (AI), machine learning, digital payments, peer-to-peer lending, and crowdfunding. These innovations are transforming traditional financial services and creating new opportunities for consumers and businesses. Factors driving fintech innovation include technological advancements, changing consumer preferences, regulatory changes, and the emergence of new market entrants. The growing demand for financial inclusion and access to services in underserved markets has fueled the development of innovative fintech solutions. Fintech innovation has led to increased efficiency, lower costs, and greater accessibility of financial products and services. Despite its benefits, fintech innovation also poses challenges and risks, including cybersecurity threats, regulatory challenges, and concerns about data privacy and consumer protection. The rapid pace of innovation can outstrip the ability of regulators to keep pace, leading to potential risks for consumers and financial stability. Several trends are shaping the future of fintech innovation, including the continued growth of digital payments, the rise of decentralized finance (DeFi), and the integration of AI and machine learning into financial services.

Literature review

Fintech innovation refers to the development and implementation of new technologies and business models in the financial services industry. An extensive literature review has been conducted on fintech innovation and investment.

Fintech innovation encompasses a wide range of technologies and services, including blockchain, artificial intelligence (AI), machine learning, digital payments, peer-to-peer lending, and crowdfunding. These innovations are transforming traditional financial services and creating new opportunities for consumers and businesses (Schueffel, 2016). There are several factors that drive fintech innovation, including advancements in technology, changing consumer preferences, regulatory changes, and the emergence of new market entrants (Yermack, 2017). Additionally, the growing demand for financial inclusion and access to services in underserved markets has fueled the development of innovative fintech solutions (Demirgüç-Kunt et al., 2018). Fintech innovation has had a profound impact on the financial services industry, leading to increased efficiency, lower costs, and greater accessibility of financial products and services (Gai et al., 2018). For example, digital payments and mobile banking have made financial transactions more convenient and accessible to a wider range of consumers (Nasir et al., 2019). Despite its benefits, fintech innovation also poses challenges and risks, including cybersecurity threats, regulatory challenges, and concerns about data privacy and consumer protection (KPMG, 2020). Additionally, the rapid pace of innovation can outstrip the ability of regulators to keep pace, leading to potential risks for consumers and financial stability (Acharya et al., 2017). Looking ahead, several trends are shaping the future of fintech innovation, including the continued growth of digital payments, the rise of decentralized finance (DeFi), and the integration of AI and machine learning into financial services (BIS, 2021).

These trends are expected to drive further innovation and transformation in the financial services industry.

1. Technological Advancements: Fintech innovations, such as artificial intelligence (AI), machine learning, blockchain, and big data analytics, are transforming the way investment decisions are made. These technologies provide investors with access to real-time data, advanced analytics, and automated trading strategies, influencing their investment decisions (Yermack, 2017; Demirgüç-Kunt et al., 2018).

2. Digital Platforms and Accessibility: Fintech innovations have led to the proliferation of digital investment platforms, making it easier for investors to access financial markets and manage their portfolios online. This increased accessibility has democratized investing, allowing a broader range of individuals to participate in the financial markets (Schueffel, 2016; Gai et al., 2018).

3. Behavioral Biases and Decision-making: Despite the advancements in fintech, investors are still susceptible to behavioral biases that can impact their investment decisions. Fintech innovations may exacerbate these biases or, conversely, help investors overcome them through personalized advice, nudges, and behavioral interventions (Barber & Odean, 2001; Barberis & Thaler, 2003).

4. Regulatory Environment: The regulatory environment surrounding fintech innovations can influence investment behavior. Regulations that promote innovation and competition in the financial sector can lead to more diverse investment options and better outcomes for investors. However, inadequate regulation or regulatory uncertainty can create risks for investors and financial institutions (Acharya et al., 2017; KPMG, 2020).

5. Market Efficiency and Transparency: Fintech innovations have the potential to improve market efficiency and transparency, providing investors with better information and reducing information asymmetries. This can lead to more informed investment decisions and better outcomes for investors (Bikhchandani et al., 1992; Shefrin & Statman, 1985).

6. Risk Management and Financial Literacy: Fintech innovations can help investors better manage risk and improve their financial literacy. Tools such as robo-advisors and risk assessment algorithms can provide investors with personalized investment advice and education, helping them make more informed decisions (Dohmen et al., 2011; Nasir et al., 2019).

These key variables highlight the complex interplay between fintech innovations, investment behavior, and the implications for investors and financial institutions. Further research is needed to fully understand how these variables interact and how they can be leveraged to enhance investment outcomes in the era of fintech innovation.

Fintech Innovations and investment behavior in Uzbekistan.

The global fintech revolution is redesigning economies and renovating the financial structure. Uzbekistan, a country on the track of evolution and progress, is at the point of connecting the potential of fintech and neobanks to initiate economic development. Fintech companies are democratizing the banking sector, making it more reachable, mobile, and consumer-oriented. Uzbekistan is experiencing a surge in the acceptance of online payments, with twice as much money flowing through payment services in 2022 compared to the previous year, 2021. At least 70% of the population should embrace digital payments, which are not tied to a single bank but comprise a variety of fintech services.

In recent years, Uzbekistan has witnessed a significant growth in the popularity and acceptance of remote banking services, making a transformative shift in the country's financial landscape. The following data shows an overview of fintech innovation in Uzbekistan financial sector.

	2021	2022
Digital Transaction Growth (Volume)	\$14 Billion	\$21 Billion
Digital Transaction Growth (Users)	8 million (in 2018)	30 million
QR Code Payment Users	15750	63000
Total QR Code Payment	\$1.4 Million	\$17 Million

The development of digital payments can be attributed to numerous crucial factors such as convenience, accessibility, security, cost savings, government initiative and regulations. Fintech also provide role in the growth of digital payments. The government is aggressively addressing financial inclusion, while also promoting and empowering fintech ecosystem. In 2022, urbanization, technological advancements, lifestyle changes, changing customer expectations and preferences, increased purchasing power and a booming economy drove growth in the fintech market. Further fintech development expected due to rising prosperity and reduced inequality.

The following statistics giving an idea of Uzbekistan fintech market in numbers as of November 15, 2023. (Source: Report published by Mastercard, 2023).

- 77% internet penetration
- 76% smartphone penetration
- 35 banks. The 5 largest state-owned commercial banks account for 62% of total assets
- 49 payment organizations that have obtained a license
- 70+ fintech
- 61% venture funds in last 2 years were allocated to fintech
- 2.2% e-commerce market penetration (as a % of retail)

From 2022 to 2023, \$7.1 million was invested in 25 companies across industries, with over 61% of these funds allocated to fintech companies. Major fintech trends in Uzbekistan includes digital wallets, E-commerce, neo banks, Islamic finance, Buy Now Pay Later (BNPL) and crypto investments.

Cryptocurrency (important aspect of fintech) play a significant impact on investment behavior in several ways. Controlled development of the crypto market as an alternative source of investment for households and businesses. Since 2018, the Uzbekistan government has been working to formalize the crypto-industry. Uzbekistan has taken steps to regulate and license cryptocurrency activities by issuing licenses to several crypto-related entities. The National Agency for Prospective Projects (NAPP) of Uzbekistan recently issued licenses to crypto-exchanges, crypto-depositories, and crypto-stores, marking a significant development in the country's cryptocurrency sector. Crypto exchanges to buy Bitcoin in Uzbekistan for 2024 includes the following; AvaTrade, Skilling, Binance, Bitstamp, Exness, OKX and Kraken.

The main possibilities of fintech for the stability and security of the national financial system are expressed in the following aspects: increasing the technological effectiveness and competitiveness of the financial market (Khahharovna, 2022). Fintech platforms have democratized investing, making to accessible to a wider audience with more user-friendly interfaces, lower cost, automations, diversifications, more transparency, etc. Investment behavior is likely to changes in future driven by technological advancement and regulatory developments. A combination of increased digitization, robo advisors and emergence of new asset classes will help investors to move towards more passive investing. Innovations in fintech create more opportunity to invest in the stock market, crypto market which will significantly contribute to the continued development of the fintech sector in Uzbekistan.

Discussion

Technological advancements, such as AI, machine learning, blockchain, and big data analytics, are transforming the way investment decisions are made. These technologies provide investors with access to real-time data, advanced analytics, and automated trading strategies, influencing their investment decisions. Fintech innovations have led to the proliferation of digital investment platforms, making it easier for investors to access financial markets and manage their portfolios online. This increased accessibility has democratized investing, allowing a broader range of individuals to participate in the financial markets. Despite these advancements, investors are still susceptible to behavioral biases that can impact their investment decisions. Fintech innovations may exacerbate these biases or help investors overcome them through personalized advice and behavioral interventions. The regulatory environment surrounding fintech innovations can influence investment behavior. Regulations that promote innovation and competition in the financial sector can lead to more diverse investment options and better outcomes for investors. However, inadequate regulation or regulatory uncertainty can create risks for investors and financial institutions. Fintech innovations have the potential to improve market efficiency and transparency, providing investors with better information and reducing information asymmetries. This can lead to more informed investment decisions and better outcomes for investors. Fintech innovations can also help investors better manage risk and improve their financial literacy. Tools such as robo-advisors and risk assessment algorithms can provide investors with personalized investment advice and education, helping them make more informed decisions.

Conclusion

Fintech innovation is reshaping the financial services industry, creating opportunities for greater efficiency, accessibility, and financial inclusion. However, challenges and risks remain, highlighting the importance of effective regulation and risk management in fostering responsible fintech innovation. Further research is needed to fully understand how fintech innovations interact with investment behavior and how they can be leveraged to enhance investment outcomes. Accessibility, cost reduction, automation, diversification, personalization, Robo-advisors and algorithmic trading platform aiding investors to select more future oriented investment products. As a result, investors can expect greater choice, convenience, and efficiency in managing their investments.

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EXAMINING OPPORTUNITIES AND CHALLENGES IN TAKAFUL: AN IN-DEPTH ANALYSIS OF THE DEVELOPMENT AND APPLICATION OF ISLAMIC INSURANCE WITHIN THE INDUSTRY

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Abstract. *Takaful is an Arabic word which means "solidarity," and it refers to an Islamic insurance system that serves as a substitute for traditional insurance. Takaful, a type of insurance, is joining a rapidly expanding worldwide market, fueled by the expansion of Asian countries and the Middle East's economic success. Takaful is built on the idea of collaboration or mutual aid, and it is Tabarru (Voluntary), which means that the associated risks are distributed jointly among the volunteers.*

Takaful is best understood as an agreement (or policy) signed by a group of participants who opt to collectively guarantee themselves against loss or harm sustained by individual signatories, as stated in the policy. Takaful is expected to become the default option for people in Islamic nations in the near future. The combination of the system's financial efficiency and religiously correct principles has increased the appeal of this and comparable Islamic banking and financial products to Muslims. This article provides a brief history of insurance in general, as well as Saudi insurance, which is the region's market leader, and so throws light on Islamic insurance Takaful applications globally. The purpose of this research is to examine the prospects and problems of the Islamic insurance sector, as well as to make some ideas and recommendations for future practice.

Keywords: *challenges, Islamic insurance, shari'ah, takaful, opportunities.*

INTRODUCTION

Takaful has recently become a common phrase in the global insurance industry. It is recognized as an alternative to traditional insurance and is available in both Muslim and non-Muslim nations. Takaful products are also known as Islamic insurance, Halal insurance, ethical insurance, Islamic mutual insurance, cooperative insurance, and community insurance (Noordin et al., 2014). Almost all Takaful firms, like insurance companies, are commercial organizations that offer comparable goods. As a result, they must compete with well-established insurance firms and be profit-oriented enterprises while working within the Shari'ah framework. In other words, Takaful operators are motivated by two goals: profit and Shari'ah compliance. In actuality, achieving both goals at the same time is difficult. Takaful operators have a proclivity to participate in illegal components in order to increase profit (Noordin et al., 2014). Because of the Takaful industry's rapid expansion, laws and norms are being implemented at the same rate. Furthermore, distinct schools of thought and differences in Shari'ah scholars' perspectives contribute to non-standardization of Takaful industry procedures (Noordin et al., 2014). Sharing excess, for example, is permitted in Malaysia but not in the Middle East. As a result, current scholars have voiced certain concerns about the Takaful sector. For the general population, this research provides insights and information about takaful as a financial

protection device for long-term sustainability. This study would then be used to assist policymakers in strengthening the regulatory environment for Islamic insurance. It will also assist Islamic insurance operators in understanding difficulties and improvements in order to establish strategies to promote Islamic insurance globally.

REVIEW OF LITERATURE

Takaful is another name for Islamic insurance. Takaful is derived from the Arabic *kafl*, which means assurance or duty, and technically refers to cooperative insurance against a well-defined projected loss affecting one's life, property, or other valuable item (Billah et al., 2019). Takaful is an Arabic term that means "guaranteeing each other," which signifies that contract parties will help each other if one of them experiences a loss (Bekkin, 2007). Takaful insurance emphasizes the value of *solifromty* and shared benefits, among other things (Hassan, 2020). The takaful model is derived from the notion of *taawun*, which implies mutual support or helping each other; the risk is shared among the participants (Abdullah, 2012). According to the Fatwa of the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI), Islamic insurance derives from the words *ta'min*, *takaful*, or *tadhamun*, which mean an effort to protect and help each other between several parties through investment in the form of assets and or *tabarru'* that provide a pattern of returns to face certain risks through a contract (engagement) that is under sharia compliance. A utilized contract is one that has no *gharar* (fraud), *maysir* (gambling), *usury*, *zhulm* (persecution), *risywah* (bribery), *haram* (illicit) commodities, or immorality. Insurance is a concept that combines risk management and protection. Insurance firms give financial protection against unforeseen financial loss. As a result, the primary activity of insurance is the transfer of risk from the policyholder to the insurance firm. (Luis & Moncayo, 2012), on the other hand, emphasizes the key contrasts between conventional and Islamic insurance. For starters, there is no risk transfer between policyholders and the firm. Policyholders share the risk of insurance. Second, the parties are bound by Islamic contracts (*akad*) such as *wakala* (agency) or *mudharabah* (partnership). Third, the Shariah Advisory Board must accept the method, including issuing a fatwa on the operational aspects. Fourth, the company must ensure Sharia compliance through an annual Sharia review or audit. Furthermore, the policyholder's financial contribution will be divided into two funds: one is an investment fund based on the principles of *mudharabah* (profit and loss sharing), and the other is pooled based on the principles of *tabarru'*. The connotation of *mudharabah* is that Islamic insurance serves as a *mudharib* (manager) who contributes its job, while policyholders function as a *shahibul maal* (fund owner) who gives capital (Bekkin, 2007; Md Husin, 2019). In a *mudharabah* Takaful model, participant payments and investment income are utilized to cover claims, reinsurance costs, and other claims-related expenditures from the general insurance fund (Puspitasari, 2015). Meanwhile, *tabarru'* is a monetary payment made in the interest of assisting other players who have suffered loss (Billah et al., 2019). *Tabarru'* is important in Islamic insurance because it encourages shared guarantees by assisting other beneficiaries. Aside from it, there are supporting contracts that are legally enforceable in Islamic insurance. To begin, *wakalah* is a management contract in which policyholders authorize an operator to handle the fund on their behalf as *wakil* (agent) (Dikko, 2014; Md Husin, 2019). In Indonesia, the model reform is known as *wakalah bil ujah*, which refers to an agency partnership with a charge (*ujrah*) (Puspitasari, 2015).

OBJECTIVES

The following are the thesis' objectives:

1. To demonstrate a well-structured grasp of Takaful insurance, insurance contracts, and insurance legislation, as well as to uncover parallels and contrasts in comparison to the worldwide model of commercial and personal insurance.

2. To recognize Takaful as an Islamic provision and to decide its numerous applications in accordance with Sharia law, as influenced by the varied perspectives presented at Fiqhi (jurisprudential) schools.

3. To debate and analyze the Islamic Sharia perspective in insurance contracts, as well as to present the ideas of contemporary Muslim experts.

4. To investigate the impact of implementation restrictions on company performance and to determine whether or not they are Sharia-compliant. Also, how the Islamic insurance Takaful obligation works under Saudi law.

5. To confirm how the Islamic worldview expressed by Islamic experts and scholars affects insurance businesses and individuals who administer and implement rules.

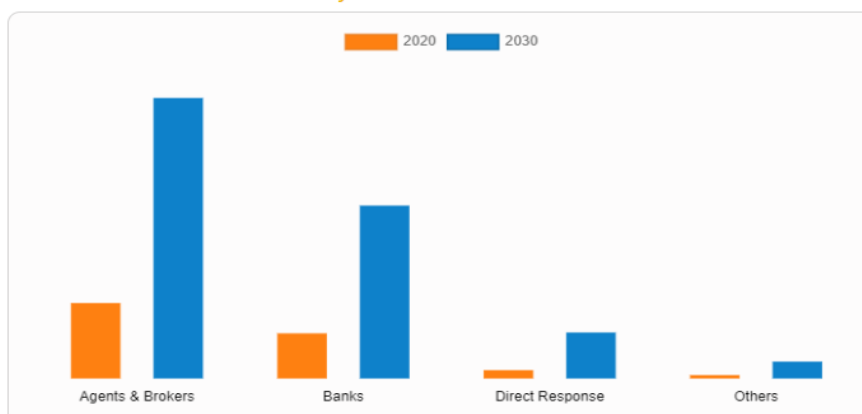
6. Finally, to seek sensible ways to improve legal processes in order to establish an Islamic legal safe haven that corresponds to the demands of the national market and the expansion of the Takaful business.

These significant challenges are an endeavor to create Islamic legal answers that are in line with market expansion while still meeting the criteria of Islamic law.

OVERVIEW OF TAKAFUL INSURANCE MARKET – 2030

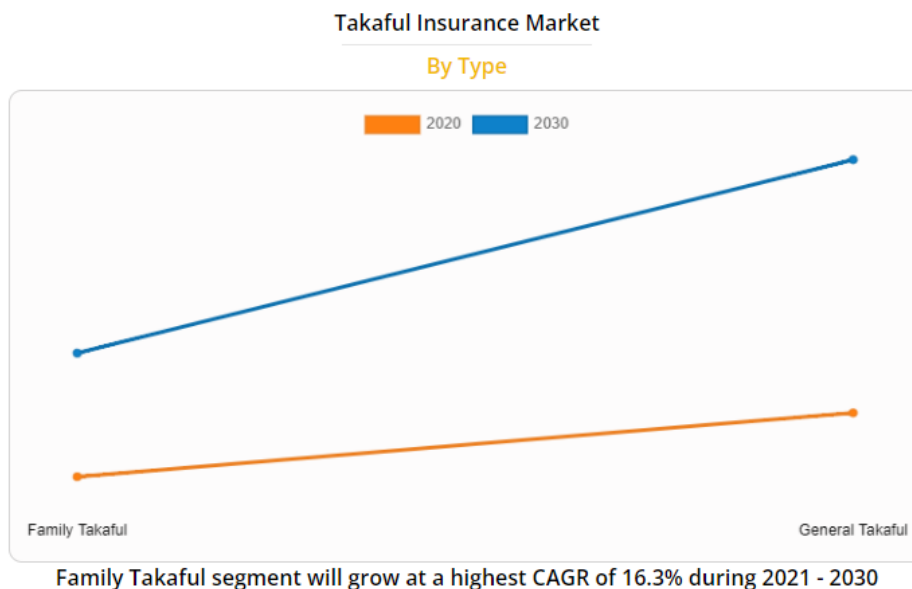
From 2021 to 2030, the worldwide takaful insurance market is expected to increase at a CAGR of 14.6 percent, from \$24.85 billion in 2020 to \$97.17 billion by 2030. Takaful is a sort of Islamic insurance in which members combine their funds to protect one another from loss or injury. Takaful insurance is founded on Sharia, or Islamic religious law, which outlines individuals' responsibility to collaborate and protect one another. Takaful plans often cover health, life, and general insurance requirements. Takaful insurance is mostly restricted to Muslim nations due to the risk-sharing model philosophy. Takaful insurance is the primary kind of insurance in Muslim-majority nations. As a result, it is regarded as a critical component in promoting market growth. Furthermore, with takaful insurance, the investment earnings are dispersed among the participants, and the premium money collected from the members is repaid if there are no claims. Thus, these are some of the primary elements driving the growth of the takaful insurance industry. However, lack of uniformity in takaful insurance due to regional disparities and lesser consumer knowledge of takaful products are amongst the issues limiting market growth. Furthermore, because Muslims constitute a sizable proportion of the global community, there is untapped market potential for the takaful insurance industry. As a result, tremendous possibilities are foreseen in the next years.

Takaful Insurance Market
By Distribution Channel



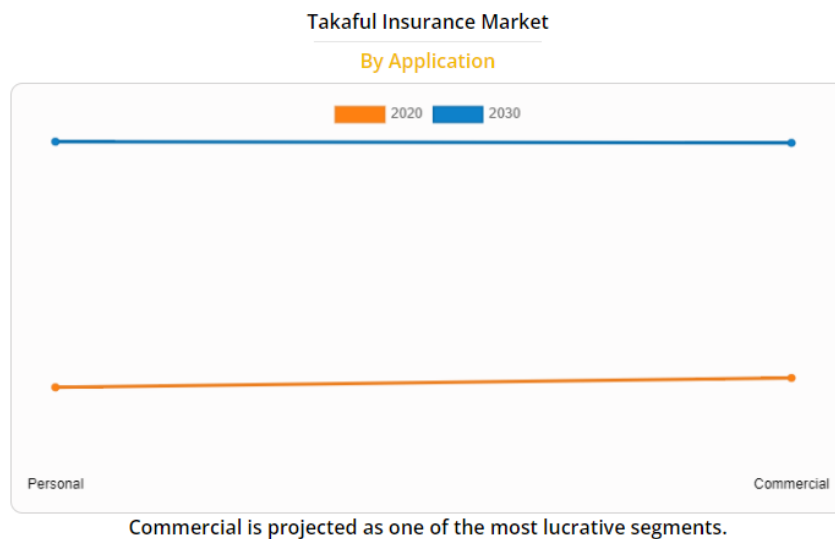
Agents & Brokers Segment holds a dominant position throughout the forecast period.

The agents & brokers segment dominated the takaful insurance market by distribution channel in 2020 and is expected to retain its dominance throughout the forthcoming years. With an increase in sales for tailored and personalized takaful insurance coverage, independent brokers and agents are employing different websites and online selling platforms, which have become a prominent trend in the industry. Nevertheless, the direct reply category is predicted to develop considerably throughout the projection period, owing to rising consumer preferences for directly acquiring takaful insurance and a growing number of benefits of direct sales, such as comparatively cheap product cost and others. GCC led the market in 2020 and is likely to maintain its position over the forecast period. The increase is linked to increased knowledge of the benefits of takaful insurance, which has been fueled by recent political and tragic events. Furthermore, demographic considerations such as a growing population base, a big foreign workforce, and rising life expectancy are projected to have a positive impact on demand for takaful insurance products in the GCC. Notwithstanding, Asia pacific is expected to grow significantly during the forecast period, owing to rising digitization in various Asian countries and the adoption of advanced technology by takaful insurance service providers to increase sales and market value, which is helping to push the market growth in the region in this region.



The takaful insurance market is divided into four sections: distribution channel, kind, application, and region. Agents and brokers, banks, direct response, and others are the distribution channels. It is classified into two types: family takaful and generic takaful. The market is separated into two categories based on application: personal and commercial. It is examined by region, including the GCC, Asia, the Middle East, and the entire world. Abu Dhabi National Takaful Co., Allianz, AMAN Insurance, Islamic Insurance, Prudential BSN Takaful Berhad, Qatar Islamic Insurance, SALAMA Islamic Arab Insurance Company, Syarikat Takaful Brunei Darussalam, Takaful International, and Zurich Malaysia are among the key players in the takaful insurance market. These firms have used a variety of techniques to enhance their market penetration and position in the takaful insurance sector. The takaful insurance market has been moderately impacted by the exceptional COVID-19 epidemic. Because the pandemic resulted in massive financial losses for individuals worldwide, it has had a significant impact on the collections made by takaful insurance members. Furthermore, because to restrict finances available during the epidemic, members were unable to give considerable sums for takaful insurance. However, a rise in consumer awareness of

the need of takaful insurance has increased demand for health takaful insurance, family takaful, business protection plans, and other products. As a result, the COVID-19 epidemic has had a minor impact on takaful insurance.



Muslim-majority countries such as the UAE, Saudi Arabia, Oman, Malaysia, and others regard takaful insurance as an acceptable kind of insurance under Islamic law. These nations have a larger penetration of takaful insurance than conventional insurance, as conventional insurance is deemed immoral under Islamic law. As a result, market firms have an easier time increasing their penetration within the Muslim majority market. Furthermore, government measures promoting takaful insurance are assisting the market's growth in countries such as Saudi Arabia, Malaysia, and the United Arab Emirates. As a result, these factors are fueling the expansion of the takaful insurance industry. As according Islamic law, the premiums gathered should then be pooled and use it if members confront an emergency such as medical concerns, company losses, and so on. As a result, if such a claim emerges, the insured receives the needed amount to cover the risk. In addition, unlike traditional insurance, if no such claim is filed, the surplus amount is split among the members. As a result, the likelihood of financial loss is dramatically minimized. These features entice many new members to contribute to the takaful insurance. As a result, this is a primary component driving the expansion of the takaful insurance industry.

METHODOLOGY

This study employs a qualitative technique. A qualitative technique describes phenomena and objects in the story (Anggito, A., & Setiawan, 2018). The qualitative technique is not experimental research and highlights the character of reality as well as its situational obstacles (Denzin, 2009). As a result, it is appropriate for this investigation. This research is an exploratory study to identify challenges and opportunities in Islamic insurance through a regulatory framework, market penetration, product development, digitalization issues, retakaful, micro-takaful, and the impact of other Islamic finance instruments on the Islamic insurance market. The information was gathered from the Financial Services Authority (OJK), the Indonesian Ulema Council (MUI), and relevant subject scientific journal articles. The data was then evaluated using a narrative method. The narrative technique aids in presenting all of the facts as a full story. A narrative analysis is concerned with how a concept or tale is communicated to all relevant parts.

RESULTS AND DISCUSSION

The momentum of establishing the halal value chain may be carried forward via Islamic insurance. Halal Value Chain (HVC) is an integrated industry that uses the halal concept from input to manufacturing, distribution, marketing, and consumption (Antonio et al., 2020; Pimada & Sukmana, 2016). Food and beverage items, tourism, fashion, cosmetics and medicines, recreational media, and innovative and renewable energy are all examples of halal product development. The government intends to create an environment that promotes the growth of Islamic finance via the partnership of financial and non-financial businesses through HCV. Halal items or Islamic financial instruments are used in Islamic insurance. To begin, the Islamic insurance program encourages the export and import of halal food, halal clothing, and halal pharmacy and cosmetics. Second, creating and executing an Islamic commercial travel insurance program. Third, Islamic insurance can serve as a route for distribution and commercialization of the Islamic Capital Market Value Chain. Fourth, Sukuk and the government project using Islamic financing instruments. Islamic insurance can be used as security for underlying assets in the issuing of Sukuk or infrastructure projects. Digitalization in Islamic insurance can help improve firm efficiency. Digitalization applications include digitalization of distribution channels, digital payments, digital markets, and other digital activities. Adapting financial technology reduces insurance operating expenses. Customers may now obtain products more conveniently without having to visit insurance offices, agents, banks, or other financial organizations. Customers can simply obtain an Islamic insurance policy by applying online or by phone. Operators can work with electronic wallet providers and commerce service providers to distribute payments and supply products. Another form of marketing digitalization is the use of big data as a consumer search strategy. Operators leverage big data to reach more customers. An operator can use big data to reach out to new potential consumers based on a certain location, needs, segmentation, and target market. The Islamic insurance business might benefit from increased digitization in Islamic finance to sell more efficient and effective solutions to the market. The epidemic has also aided in the advancement of financial technologies (fintech). It aids the Islamic Financial Institution (IFI) in developing products via digital platforms at a faster rate. During the epidemic, digital-based financial institutions have grown in popularity. Islamic insurance may reach out to younger generations by using digitalisation. As (Md Husin, 2019) noted, investing in suitable technology allows you to reach a wider range of clients. Developing Islamic microinsurance that adheres to the essence of Islamic finance and benefits all communities. Insurers can provide Islamic microinsurance (micro takaful) plans with low contributions to clients with low incomes or who live in small towns and rural regions. Microtakaful can provide low-income communities with fishing, plantation, agricultural, or specific unit connection insurance. Notably, the notion of micro takaful is intended to assist the impoverished in mitigating the risk of unanticipated economic distress such as crop failure, illness, death, or other unforeseen catastrophes. Despite all of the chances mentioned above regarding how Islamic insurance is expanding, the obstacles that the Islamic insurance business confronts are listed below. The regulatory framework is critical for both insurance firms and policyholders. The fundamental goal of the regulation is to ensure the safety and soundness of insurance businesses and policyholders. From the government's standpoint, the purpose of the rule is to serve as a tool for government control. The situation is exacerbated by a lack of government regulation. As in Bangladesh, there are several operational issues with Islamic life insurance due to a lack of government regulation (A. U. F. Ahmad, 2016; M. Ahmad et al., 2010; Noordin et al., 2014). The government should provide assistance to Islamic insurance and reinsurance firms. However, a

large amount of cash, human resources, infrastructure, taxation, and a greater minimum capital requirement will be required. However, managing Islamic insurance windows is tough. Misunderstandings about shariah principles; limited investment activities; the possibility of the company making investments containing maysir, gharar, usury, or haram; confusion in implementing branding and marketing; lack of staff understanding of Islamic finance principles; reinsurance activities performed by traditional reinsurers are just a few of the difficulties that Islamic insurance windows encounter (Motawe Altarturi et al., 2021). In general, the need for Islamic financing must rise. The aim is to increase public literacy. Financial literacy may be increased through education, socializing, and promotion. The next stage in rising demand for Islamic insurance is for insurance companies to expand their capacity. Several tactics may be applied, including increasing efficiency through service digitalization, product diversity to target varied client segments, delivering exceptional service, capital strengthening, and promoting the sharia proposition's values as a selling factor. Issues The distinctive value proposition that distinguishes Islamic insurance from conventional insurance is the foundation of the agreement. In Islamic insurance, the premise of agreement is to insure each other against loss, mutual aid, and brotherhood. The implications of this notion may be observed in the tabarru' fund and surplus sharing among policyholders. Tabarru' fund is a collection of money collected from policyholder contributions that are used to cover policyholder claims. Tabarru's fund exemplifies the Islamic principle of mutual assistance. Unlike traditional insurance, Islamic insurance operators cannot withdraw these monies. In Indonesia, tabarru' funds are invested similarly to investment funds, with profits dispersed to policyholders. Second, the investment does not include any transactions or instruments associated to riba, maysir, gharar, or other haram activities. The investment excess will be dispersed based on a particular contract among policyholders and operator as the fund manager is also together with the spirit of mutual support. The insurance company does not own any policyholder money, and it will operate as the fund manager for all funds, including the contribution fund. As a result, the contribution fund (premium) is not taxed and is not classified as taxable commodities. Another challenge with product creation is that many individuals oppose Islamic insurance products that resemble and Islamize mainstream insurance (Dikko, 2014). The premise is similar, but the principles and procedures are vastly different. Islamic insurance offers protection in accordance with Islamic regulations. They meet the demands of both Muslim and non-Muslim customers at the same time. As a result, product innovation is critical in attracting the community to purchase Islamic insurance products, which will boost the Islamic insurance industry (Nugraheni & Muhammad, 2020). Islamic insurance providers must provide products that are appropriate for a wide range of consumers. The development of a product is dependent on consumer and market research. Furthermore, the Sharia values proposition must be reflected in both operational and non-operational components of the Islamic insurance organization. To compete with conventional insurance, Islamic insurance must provide outstanding services, competitive costs and benefits, and other aspects. (Muhammadiyah, 2022) further emphasizes that product development strategies must identify the sort of user, be scientific rather than idealist or emotionalist, study existing market patterns, and give service quality. Although Islamic beliefs are vital, the main duty of a financial institution is to understand the needs of the user and to identify a suitable product. Islamic reinsurance is a commercial risk management based on Islamic principles on risks encountered by Islamic insurance businesses, sharia guarantee firms, or sharia reinsurance organizations. The essential functions of Islamic reinsurance or retakaful have the same basic premise as Islamic insurance, namely risk-sharing rather than risk-transfer. Retakaful is an Islamic insurance sector

development with the same purposes as sharia insurance, in which one party acts as the insurer that may befall the insured (insured/policyholder). In the context of Islamic reinsurance, the insurer is a retakaful firm, and the insured is an Islamic insurance business. The advantages of retakaful include risk spreading, capacity expansion, income smoothing, financial stability, protection against catastrophic losses, underwriting assistance, stabilization of the insurance portfolio, and allowing for more underwriting flexibility and capacity (A. U. F. Ahmad, 2016; Hasan, 2011). Retakaful windows run the danger of mingling their investments with those of their parent firm. As a result, the underlying contract's (akad) function is critical. Other concerns in retakaful, according to (Mohamed Yusuf, 2011), include qard hasan fund provision and ownership, distribution of underwriting excess, and enterprise risk management (ERM) rules for a different type of underlying contract. According to (Hasan, 2011), the qard hassan can own either participants or a retakaful firm. If the qard hasan contract is completed on the day the fund is established, it becomes the property of the participant, and any profit is credited to the retakaful fund. If the fund is established in the name of an Islamic insurance business and no qard hasan contract has been signed, and only a promise has been made in the event of a shortfall, the qard hasan fund will be utilized to compensate the common retakaful fund in order to safeguard its solvency. This fund is owned by a retakaful firm.

CONCLUSION AND AREA FOR FUTURE RESEARCH

When compared to Islamic banking, the Islamic insurance market is insignificant. It does, however, have a lot of room for improvement. Developing Islamic insurance necessitates the dedication and assistance of all stakeholders, including the government, insurance sector, supporting industry, and general public. Takaful insurers must deal with a variety of negative consequences, including a lack of standardization, a scarcity of human resources, actual profits management, corporate governance, technological efficiency, and a reduced penetration rate. To improve customer service, prominent firms are implementing technologies such as artificial intelligence, block chain, and sophisticated analytics. Furthermore, firms are enhancing claims handling, allowing clients to track the insurance process in real time, minimizing elements of ambiguity and lack of transparency. In the industry, they are becoming key trends. Furthermore, traditional insurance penetration is low in Muslim majority nations like Qatar, Kuwait, and the United Arab Emirates. As a result, takaful insurance is becoming a popular choice for life and general insurance plans. The findings of previous researchers have been updated in this publication. To summarize, the Takaful philosophy may be used to both profit and non-profit organizations. Takaful operators should have a competent risk management system in place, as well as a mechanism for evaluating their performance. Financial reporting should not be overlooked in order to attract investors and acquire their trust, and compliance with current standards is required. In the case of the market, awareness is crucial, and marketing will thus play a crucial part in the industry's success. Finally, this article addresses the Takaful operators' potential and problems. Regulators should take the lead in research initiatives, surveys, and discussions with industry participants and Shari'ah consultants in order to develop new laws or alter existing ones to address current Takaful industry challenges.

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ОСНОВНЫЕ МЕТОДОЛОГИЧЕСКИЕ КАТЕГОРИИ ПРОГНОЗИРОВАНИЯ ТОПЛИВНО-ЭНЕРГЕТИЧЕСКОГО БАЛАНСА СТРАНЫ

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Аннотация. Прогнозирование изменения топливно-энергетического баланса страны позволит руководству страны своевременно осуществлять и разрабатывать научно обоснованные мероприятия и скоординированные действия по обеспечению энергетической безопасности страны и бесперебойной подачи топливно-энергетических ресурсов отраслям экономики, а также для удовлетворения нужд населения и объектов социальной структуры.

Ключевые слова: категории прогнозирования, топливно-энергетический баланс, методы прогнозирования, типология прогнозов, масштабы прогнозирования, экстраполяция, моделирование

В условиях рыночной экономики прогнозирование является основой всей системы управления, позволяющей определять возможные цели развития общества и необходимые для их достижения ресурсы, выявлять наиболее вероятные и экономически эффективные варианты долгосрочных, среднесрочных и краткосрочных планов, обосновывать основные направления экономической политики, предвидеть последствия принимаемых управленческих решений и реализуемых в жизнь мероприятий. В условиях научно-технического прогресса и совершенствования хозяйственных отношений условиях рынка прогнозирование приобретает роль одного из ключевых научных факторов в формулировании стратегических и тактических направлений общественного развития.

Один из выдающихся представителей менеджмента Анри Файоль, являющийся основоположником административного подхода к управлению, особое значение в своих научных исследованиях уделял вопросам прогнозирования и планирования, определив необходимость краткосрочного и долгосрочного планирования в каждой организации [1]. Прогнозы необходимы в государственных и коммерческих организациях в различных производственных областях, финансировании, маркетинге, управлении персоналом и других областях. Следовательно, принятие управленческих решений относительно будущих действий основывается на тех или иных прогностических оценках.

Аппарат прогнозирования может быть использован для обоснования принятого решения, опираясь на понимание количественного и качественного инструментария прогнозирования и его разумное использование с целью извлечения необходимой для принятия решения информации. На сегодняшний день каждый менеджер в целях прогнозирования имеет возможность использовать аппарат анализа данных, причем, знание этого аппарата становится ключевым фактором его успеха. Специалисты, непосредственно использующие прогнозы в своей деятельности, должны понимать опасность выбора неадекватных методов прогнозирования, так как некорректные прогнозы могут привести к принятию неверных решений. Таким образом, можно констатировать, что сложившиеся условия хозяйствования на современном этапе развития требуют расширения масштабов и

развития направлений прогнозирования, дальнейшего совершенствования методических и методологических основ разработки прогнозов.

Прогнозирование (от греческого *prognosis* – предвидение, предсказание) – это «предсказание о развитии и исходе каких-нибудь событий, явлений на основании имеющихся данных» [2]. Результатом процесса прогнозирования является прогноз, как суждения о возможном состоянии объекта и его среды в будущий период времени, выраженные в словесной, математической, графической или другой форме.

В узком смысле под прогнозированием понимают специальное научное исследование конкретных перспектив развития какого-либо процесса. Попытки представить будущее в древние века отличались ориентацией на определенные философские концепции (Платон, Конфуций). В средние века прогресс понимался как следствие совершенствования человеческого разума и влияния окружающего мира. Предсказание будущего являлось не чем иным как логическим выводом из анализа существующего мира [3].

В развитии прогнозирования выделяют основные временные этапы [4]. Истоки прогностических исследований относятся к 1950-м гг., для которых характерно распространение использования простых прогнозных моделей. На втором этапе 1960-1970-е гг. исследования теоретических вопросов прогнозирования достигают пика своего развития, когда создаются новые методы и сложные прогнозные модели. В 1970-1980-х гг. Наступает этап развития научного прогнозирования, результаты которого используются в деятельности предприятий и организаций разного профиля. На сегодняшний день прогнозирование представляет собой один из важнейших этапов проектной деятельности.

Ключевая роль в становлении и развитии такой научной дисциплины, как прогнозирование принадлежит ее методу, направленному на выработку комплекса различного рода инструментов изучения и обобщения явлений действительности в данной сфере. Как и любая другая отрасль знания, метод прогнозирования, представляет собой диалектический метод, дающий возможность познать суть изучаемых явлений, имеющих прямое отношение к исследуемым объектам. Данный метод на практике реализуется через использование как общенаучных подходов к исследованиям, так и специфических подходов, свойственных научному прогнозированию явлений. К числу общих подходов к исследованиям можно отнести следующие.

Во-первых, исторический подход, основанный на рассмотрении каждого явления во взаимосвязи его исторических форм – прошлого, настоящего и будущего – как закономерного результата развития исследуемого объекта в прошлом и настоящем. Данная взаимосвязь позволяет проследить возможность реализации будущего через настоящее, таким образом, прогнозирование отражает перенос существующих в настоящем тенденций за его пределы с целью воспроизводства не существующей модели будущего. При реализации такого подхода логическое исследование отражает исторический ход общественного развития.

Одной из наиболее значимых сторон исторического подхода к прогнозированию является его практическое применение. Базу, определяющую цели и основные направления научного прогнозирования в современных условиях, составляет практика развития рыночных отношений в стране. При этом основная задача прогноза, как формы познания исследуемого объекта, заключается в использовании полученных знаний как инструмента воздействия на действительность с целью дальнейшего совершенствования общественной практики в указанном направлении.

Представленный комплексный подход также включает рассмотрение явлений в их взаимосвязи, применяя с этой целью методы исследования и наук из других областей, изучающих эти же явления. Так, в качестве яркой демонстрации может служить политическая экономия, как теоретическая основа по разработке научных представлений о будущем развитии социально-экономических объектов. Научный аппарат философии, включающий методологические принципы предвидения, является важной составляющей познавательной деятельности, составляет часть всей системы прогнозирования, в том числе экономического. В этих же целях в теории и практике экономического прогнозирования широко применяется научный аппарат таких общественных наук, как управление производством, теория планирования и других экономических, технических, естественных дисциплин.

Во-вторых, системный подход, предполагающий исследование количественных и качественных закономерностей протекания вероятностных процессов в сложных системах, играет важную роль в прогнозировании. Это предполагает, что каждое явление действительности может рассматриваться как система, состоящая из ряда связанных между собой элементов, которые в целом обеспечивают определенные свойства и функции, зная которые, можно предвидеть поведение исследуемого объекта.

Системный подход, как логический образ мышления, направлен на выработку и обоснование любого решения, отталкиваясь от определения общей цели системы, включая достижение целей деятельности всех входящих в ее состав подсистем через планы развития и другие параметры этой деятельности. При этом данная система должна рассматриваться как часть более крупной системы, а общую цель ее развития необходимо согласовывать с целями развития этой крупной системы. Для принятия объективных управленческих решений системный подход позволяет соотносить цели развития и ресурсы, необходимые для их достижения.

В процессе развития такой науки, как кибернетика и связанного с ней метода моделирования, выделяется такой важный элемент системного подхода - использование математического аппарата и программирования с целью разработки, апробации и достижения поставленных целей и задач. Это, в свою очередь, позволяет применять в исследованиях не только качественные оценки явлений и процессов, но и использовать количественные измерения, обеспечивающие достоверность и объективность анализа. На современном этапе развития науки широкое распространение получили такие методы исследования, как линейное программирование, экономико-математические моделирование, множественная корреляция, дисперсионный анализ и другие.

В-третьих, важную роль в исследовании объектов прогнозирования играет структурный подход, позволяющий с использованием современных средств познания расширить представление об изучаемом явлении, объяснить структуру данного явления, установить причинно-следственные связи исследуемого явления. Данный подход, с одной стороны, предполагает рассмотрение системы, как динамически развивающегося целого, с другой стороны – ее разделение на составные структурные элементы системы и их взаимодействие, так как в реальных условиях каждый структурный элемент воздействует как на все входящий в ее состав другие элементы, так и на всю систему в целом. Таким образом, создается возможность раскрыть закономерности взаимосвязи между элементами системы.

В России значительный вклад в разработку представлений о будущем внесли такие ученые, как А.И. Герцен, Л.П. Владимирова, Л.В. Константиновская, А.Н. Радищев, В.В.

Царев, Н.Г. Чернышевский, С.И. Шелобаев и др. Так, в исследовании теоретико-методологических основ экономического прогнозирования С.И. Шелобаев, И.С. Шелобаева, В.Д. Бушуев под прогнозом понимают «вероятностное научно обоснованное суждение о перспективах, возможных состояниях того или иного явления в будущем и (или) об альтернативных путях и сроках их осуществления» [5]. Царев В.В. трактует прогноз как «научное исследование, направленное на определение перспектив развития явления» [6]. В работе Владимировой Л.П. прогноз определяется как «научно обоснованное суждение о возможных состояниях объекта в будущем, об альтернативных путях и сроках его осуществления» [7]. В рамках настоящей диссертационной работы будем использовать данное понятие, как наиболее полно отражающее его суть применительно к проблеме исследования.

В настоящее время сформировалась система прогнозов, представленная на рисунке 1. Таким образом, прогнозирование представляет собой важное связующее звено между теоретической и практической плоскостью во всех сферах жизни общества в двух различных аспектах – предсказательном и предуказательном. Предсказание предполагает описание возможных или желательных перспектив, состояний, решений проблем будущего. Предуказание представляет собой собственно решение указанных проблем, использование информации о будущем в целенаправленной деятельности. Следовательно, при рассмотрении вопросов прогнозирования решаются проблемы теоретико-познавательного и управленческого характера, связанные с возможностью принятия управленческих решений на основе полученных знаний.

Таблица 1.

Уровни прогнозирования

Верхний уровень		
АН, советы, ассоциации, общественные органы	Комплексные прогнозы, программы и планы на уровне страны	Прогнозы ООН международных органов
Средний уровень		
Территориальные и отраслевые научные подразделения	Прогнозы и программы по регионам Прогнозы и программы по отраслям, направлениям техники и технологии (отраслевые министерства)	Прогнозы зарубежных стран
Первичный уровень		
Прогнозные подразделения в НИИ, вузах	Прогнозы, программы и планы (предприятия, предпринимателя) Гипотезы, идеи, изобретения, новые технологии (НИИ, вузы, опытные станции, специалисты, ученые)	Прогнозы зарубежных и совместных предприятий
Научная база прогнозирования и планирования	Отечественное прогнозирование и планирование	Зарубежное прогнозирование

Одной из важнейших теоретико-познавательных проблем прогнозирования является построение типологии прогнозов. Типология прогнозов строится в зависимости от различных критериев и признаков, в качестве которых могут выступать цели, задачи, объекты, методы и т.д. К числу наиболее важных из них относятся масштаб прогнозирования, объект прогнозирования, горизонт прогнозирования, цель прогнозирования, представленные в таблице 1.

Таблица 2.

Типология прогнозов

Классификационный признак	Виды прогнозов
Масштаб прогнозирования	макроэкономический; структурный; региональный; отраслевой и пр.
Объект прогнозирования	научно-технические; демографические; социальные; экономические и пр.
Горизонт прогнозирования	краткосрочные; среднесрочные; долгосрочные и пр.
Цель прогнозирования	поисковый; нормативный

По масштабу прогнозирования прогнозы охватывают уровни от глобального, где существующие закономерности рассматриваются в мировом масштабе, макроуровня - анализирующего экономическое развитие в масштабе страны, до микроуровня, рассматривающего прогнозы развития отдельных предприятий, производств, продуктов. В частности, по данному признаку прогнозы подразделяются на:

- макроэкономический (народнохозяйственный);
- межотраслевой и межрегиональный;
- народнохозяйственных комплексов (топливно-энергетического, промышленного и др.);
- отраслевой и региональный;
- первичных звеньев народнохозяйственной системы (предприятий, производственных объединений, а также отдельных производств и продуктов).

В зависимости от объектов прогнозирования выделяют:

- научно-технические прогнозы, рассматривающие достижения научно-технического прогресса, развитие фундаментальных и прикладных исследований, новых видов техники и технологии;
- демографические прогнозы, оценивающие вероятную численность населения в будущем с учетом возможных изменений рождаемости и смертности;
- социальные прогнозы, дающие научное обоснование предполагаемых изменений социальных отношений и социальных процессов в обществе;
- экономические прогнозы, содержащие результаты научных исследований о возможных направлениях развития экономики и ее отдельных секторов;
- природные прогнозы, характеризующие запасы природных ресурсов и возможности их вовлечения в хозяйственный оборот;

- внешне-политические прогнозы, рассматривающие перспективы сотрудничества с зарубежными странами, проблемы интеграции национальной экономики в мировое хозяйство, вопросы рационализации экспорта и импорта и т.д.

Классификация прогнозов по характеру исследуемых объектов основана на различных аспектах воспроизводственного процесса, результаты которых учитываются в народнохозяйственном и других типах прогнозирования. Каждое из указанных направлений имеет самостоятельное значение и разрабатывается на собственной основе, при этом между ними существует методологическое единство, которое обеспечивает научный характер прогнозирования социально-рыночного хозяйства в целом. Взаимосвязь между различными видами прогнозов выражается также в последовательности этапов их разработки, в частности, экономические прогнозы разрабатываются при наличии прогнозов научно-технического прогресса, естественных ресурсов, демографических процессов и т.д.

По временному охвату прогнозы подразделяются на оперативные, краткосрочные, среднесрочные, долгосрочные и стратегические, отличительным признаком которых в первую очередь выступает горизонт прогнозирования, так выделяют:

- оперативный прогноз - временной период до одного месяца;
- краткосрочный прогноз - от одного месяца до одного года;
- среднесрочный прогноз - от года до пяти лет;
- долгосрочный прогноз - от пяти до двадцати лет,
- стратегический прогноз - свыше двадцати лет.

При этом временная градация прогнозов является в определенной мере условной и зависит от характера и цели данного прогноза.

Указанные типы прогнозов отличаются друг от друга по своему содержанию и характеру оценок исследуемых процессов. Так, оперативные прогнозы не предполагают в прогнозируемом периоде ни качественных, ни количественных существенных изменений в исследуемом объекте. При этом в них преобладает количественная оценка ожидаемых событий. Среднесрочные и долгосрочные прогнозы основаны как на количественных, так и на качественных изменениях в исследуемом объекте. В среднесрочных прогнозах количественные изменения преобладают над качественными, в долгосрочных – существенная доля качественных изменений. Дальнесрочные прогнозы охватывают перспективу, в течение которой ожидаются значительные качественные изменения, причем речь идет преимущественно о самых общих перспективах развития исследуемого объекта.

В зависимости от цели или направления прогнозирования прогнозы делятся на поисковый и нормативный типы. Поисковый тип прогноза предполагает условное продолжение в будущем тенденций развития исследуемого объекта в прошлом и настоящем, и не учитывает условия, способные изменить эти тенденции, в том числе планы, программы и прочее. Основная его задача заключается в ответе на вопрос, как будет развиваться исследуемый объект при сохранении существующих тенденций. В отличие от поискового нормативный тип прогноза разрабатывается с учетом заранее определенных целей и представляет собой определение путей и сроков достижения возможных состояний объекта прогнозирования в будущем, принимаемых в качестве цели. Данный прогноз отвечает на вопрос, каким образом можно достичь желаемого состояния прогнозируемого объекта. В то время как поисковый прогноз учитывает при определении будущего состояния объекта его прошлое и настоящее, нормативный прогноз осуществляется в обратной последовательности

- от предполагаемого состояния в будущем к существующим тенденциям и их изменениям с учетом заданной цели.

Данные типы прогнозов на практике при совместном использовании рассматриваются как направления к прогнозированию, при совместном использовании которых четко прослеживается роль прогнозирования как инструмента планирования по достижению поставленной цели. Стимулирующая функция прогнозирования проявляется в такой его особенности, как эффект воздействия прогноза на исходные предпосылки предвидения. При этом воздействие может иметь как положительное, вызывающее ускорение осуществления прогноза, так и отрицательное, тормозящее его реализацию, значение, а в отдельных ситуациях сопровождается саморазрушением прогноза.

Это объясняется тем, что достижение целей прогноза находится в прямой зависимости от объективных условий его осуществления. При соответствии прогноза назревшим условиям развития объекта его реализация на практике осуществляется успешно. Наоборот, при несоответствии прогноза этим условиям, его реализация будет иметь отрицательный результат. Взаимосвязь условий осуществления прогноза с его основными целями оказывает существенное влияние и на взаимодействие прогнозирования с теорией принятия решений. Это означает, что решения приоритетно принимаются на основе данных прогнозирования, а принятые решения, в свою очередь, оказывают воздействие на результаты осуществления прогнозов. Именно поэтому для предотвращения рассогласований между прогнозированием и принятием решений требуется корректировка прогноза на систематической основе, в том числе с помощью сравнения с целями развития объекта прогнозирования.

Важно отметить, тесную связь типологии прогнозов с источниками информации о будущем состоянии исследуемых объектов и способах прогнозирования. С этой целью выделяют три основных источника прогнозной информации и соответственно три дополняющих друг друга способа прогнозирования, таких как:

- экспертный, основанный на знании закономерностей протекания и развития исследуемых явлений, событий, процессов; предполагает предварительный сбор и обработку информации, а также учет мнений экспертов относительно поставленной задачи прогноза;
- экстраполяция существующих тенденций, закон развития которых в прошлом и настоящем достаточно известен; основан на изучении предшествующего развития объекта и перенесение закономерностей этого развития в прошлом и настоящем на будущее;
- моделирование - построение моделей прогнозируемых объектов применительно к ожидаемым условиям; рассматривает поисковые и нормативные модели прогнозируемого объекта в аспекте ожидаемых изменений в его состоянии.

В практическом применении инструментов прогнозирования все перечисленные источники информации и способы разработки прогнозов должны использоваться совместно.

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Contents – Mundarija – Содержание

Маматкулов Илхом Абдурашидович ЗАМОНАВИЙ ТАЪЛИМ ТИЗИМИНИНГ ДАВЛАТ ВА ЖАМИЯТ РИВОЖИДАГИ АҲАМИЯТИ	8
Dr Amir Singh MALE COMPETITIVE SPORTS ARE MORE POPULAR	12
Ишанходжаева Дилдора Александровна ТЕОРЕТИЧЕСКИЕ АСПЕКТЫ ТРАНСФОРМАЦИИ ТРУДОВЫХ ОТНОШЕНИЙ В ТУРИЗМЕ	19
Аширова Жанна Альбертовна СОВРЕМЕННЫЕ ПОДХОДЫ МАРКЕТИНГОВОЙ ДЕЯТЕЛЬНОСТИ ВЫСШИХ УЧЕБНЫХ ЗАВЕДЕНИЙ	23
Нодира Рахимходжаева, Иброхим Ахмадхонов ПРИМЕНЕНИЕ МСФО В УЗБЕКИСТАНЕ: ОСНОВНЫЕ АСПЕКТЫ И РЕКОМЕНДАЦИИ	27
Ҳасанов Тохир Абдурашидович ЎЗБЕКИСТОНДА УЙ-ЖОЙ КОММУНАЛ ХЎЖАЛИГИДА ИННОВАЦИОН ВА ИНВЕСТИЦИОН ФАОЛИЯТНИ ТАШКИЛ ЭТИЛИШИ ВА РИВОЖЛАНИШИ	32
Tursunov Iskandar Mukhammadievich GREEN BANKING AND ISLAMIC FINANCE: A SYNERGISTIC APPROACH TOWARDS ETHICAL AND ECO-FRIENDLY FINANCING	35
Uktamov Mironshokh Utkurovich ENHANCING HUMAN RESOURCE DEVELOPMENT IN UZBEKISTAN’S TOURISM SECTOR: CHALLENGES, INITIATIVES, AND SOLUTION	42
Kurbonova Dilafruz Anvarjon qizi OZIQ-OVQAT SANOATI KORXONALARIDA XODIMLARNI RAG’BATLANTIRISH	46
Nasiba Mukhtorova, Zohid Askarov UNLOCKING UZBEKISTAN'S TOURISM POTENTIAL: THE SIGNIFICANCE OF SMART TOURISM FOR SUSTAINABLE GROWTH	52
Dilfuza Ulugbaeva, Malika Kamilova, Dildara Gapparova, Nargiza Alinazarova TRAINING AND DEVELOPMENT PROGRAMS FOR STUDENT SERVICE UNIT STAFF MEMBERS BASED ON NEEDS ANALYSIS	57
Холов Азимжон Хикматилло Ўғли, Исантурдиев Сайфиддин Юсуфбоевич МИНТАҚАВИЙ ИҚТИСОДИЙ РИВОЖЛАНИШНИНГ ИННОВАЦИОН МОДЕЛИ	62
Муминова Умидахон Дильшод Кизи РОЛЬ МАРКЕТИНГА В СТАНОВЛЕНИИ И РАЗВИТИИ ХЛОПКОВО-ТЕКСТИЛЬНЫХ КЛАСТЕРОВ УЗБЕКИСТАНА	67
Victoria Levinskaya DIGITAL TRANSFORMATIONS IN UZBEKISTAN: TECHNOLOGICAL AND SOCIOCULTURAL FACTORS	70

Dr. Alekh Chandra Panda, Dr. Sreekanth Peringanam Veluthedan THE IMPACT OF FINTECH INNOVATIONS ON INVESTMENT BEHAVIOR AND THE FUTURE OF INVESTMENT- EVIDENCE FROM UZBEKISTAN	74
Asrarov Shukhrat Abdusattarovich EXAMINING OPPORTUNITIES AND CHALLENGES IN TAKAFUL: AN IN-DEPTH ANALYSIS OF THE DEVELOPMENT AND APPLICATION OF ISLAMIC INSURANCE WITHIN THE INDUSTRY	79
Шукуров Хуршид Шахобидинович ОСНОВНЫЕ МЕТОДОЛОГИЧЕСКИЕ КАТЕГОРИИ ПРОГНОЗИРОВАНИЯ ТОПЛИВНО-ЭНЕРГЕТИЧЕСКОГО БАЛАНСА СТРАНЫ	89



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