O‘ZBEKISTON RESPUBLIKASI OLIY TA’LIM, FAN VA INNOVATSIYALAR VAZIRLIGI

MIRZO ULUG‘BEK NOMIDAGI O‘ZBEKISTON MILLIY UNIVERSITETINING JIZZAX FILIALI

ZAMONAVIY INNOVATSION TADQIQOTLARNING DOLZARB MUAMMOLARI VA RIVOJLANISH TENDENSIYALARI: YECHIMLAR VA ISTIQBOLLAR

mavzusidagi Respublika ilmiy-texnik anjuman materiallari to‘plami

(2024-yil 17-18-may)

(2-qism)

JIZZAX-2024

“Zamonaviy innovatsion tadqiqotlarning dolzarb muammolari va rivojlanish tendensiyalari: yechimlar va istiqbollar” mavzusidagi Respublika ilmiy-texnik anjuman materiallari to‘plami – Jizzax: O‘zMU Jizzax filiali, 2024-yil 17-18-may. 461-bet.

Respublika miqyosidagi ilmiy-texnik anjuman materiallarida zamonaviy innovatsion tadqiqotlarning dolzarb muammolari va rivojlanish tendensiyalari sohasidagi innovatsion tadqiqotlar aks etgan.

Globallashuv sharoitida davlatimizni yanada barqaror va jadal sur’atlar bilan rivojlantirish bo‘yicha amalga oshirilayotgan islohotlar samarasini yaxshilash sohasidagi ilmiy-tadqiqot ishlariga alohida e’tibor qaratilgan. Zero iqtisodiyotning, ijtimoiy sohalarni qamrab olgan modernizatsiya jarayonlari, hayotning barcha sohalarini liberallashtirishni talab qilmoqda.

Ushbu ilmiy ma’ruza tezislari to‘plamida mamlakatimiz va xorijlik turli yo‘nalishlarda faoliyat olib borayotgan mutaxassislar, olimlar, professor-o‘qituvchilar, ilmiy tadqiqot institutlari va markazlarining ilmiy xodimlari, tadqiqotchilari, magistr va talabalarning ilmiy-tadqiqot ishlari natijalari mujassamlashgan.

Mas’ul muharrirlar: DSc.prof. Turakulov O.X., PhD. O‘ralov A.I.

Tahrir hay’ati a’zolari: p.f.d.(DSc), prof. Turakulov O.X., b.f.f.d. (PhD) O‘ralov A.I., t.f.f.d.(PhD), dotsent Abdumalikov A.A., t.f.n., dots. Baboyev A.M., t.f.f.d.(PhD), dots. Abduraxmanov R.A., p.f.f.d.(PhD) Eshankulov B.S., p.f.n., dots. Alimov N.N., p.f.f.d.(PhD), dotsent Alibayev S.X., p.f.f.d. (PhD) Halimov O‘.H., p.f.f.d.(PhD), dotsent Karshiyev A.A., f.f.f.d.(PhD), dotsent Sindorov L.K., t.f.f.d. (PhD), dotsent Nasirov B.U., b.f.f.d. (PhD), dotsent Mustafaqulov M.A., f.f.f.d. (PhD) Alibekov D.A.., f-m.f.f.d. (PhD) Sharipov X.F., ps.f.f.d.(PhD) Norbekova B.Sh., i.f.n., dots. Tsoy M.P., Qayumov O.A., Jo‘rayev M.M.

Mazkur to‘plamga kiritilgan ma’ruza tezislarining mazmuni, undagi statistik ma’lumotlar va me’yoriy hujjatlarning to‘g‘riligi hamda tanqidiy fikr-mulohazalar, keltirilgan takliflarga mualliflarning o‘zlari mas’uldirlar.

- Sayyor tashriflar tashkil qilish, maqsadli auditoriya bilan bavosita muloqotlar tashkil qilish.

Elektron biznesda muvaffaqiyatga erishgan va erishmagan kompaniyalar amaliyotini tahlil qilinganida ularning boshqaruvida yo'l qo'yilgan bir qancha xolatlarni bilib olish mumkin bo'ladi:

Elektron biznesda uzoq muddat davomidagi muvaffaqiyatni innovatsion yechimlar, yetarli miqdordagi investitsiyalar va kompaniyaning uzoq muddat davomida o'z faoliyatini bir tekis yurita olishi ta'minlab beradi. Agarda kompaniya qandaydir sabablarga ko'ra o'sish uchun imkoniyat topa olmasa, tashqi muhit o'zgarishlariga dosh bera olmay, muvaffaqiyatsizlikka uchraydi.

Yuqori raqobatli bozorga chiqilganida mijozlarni ushlab turish uchun juda kuchli reklama kompaniyasini tashkil eta olmaslik ham kompaniya ishining orqaga ketishi va uning honavayron bo'lishiga olib kelishi mumkin.

Kompaniya ishida strategik yondoshuvning yo'qligi ham muvaffaqiyatga erishishdagi katta to'siqlardan biri bo'lishi mumkin.

Elektron bozordagi aniq bir pozitsiyaning mavjud emasligi – kompaniya barcha narsani va hoziroq qilishga urinishi, bunga albatta iste'molchlarning ko'pchiligi ham, xamkorlr ham tayyor bo'lmaydilar.

Mufaffaqiyatga bo'lgan ishonchni juda erta yo'qotish va tushkunlikka tushish.

Infratuzilmani tashkil etishda xatolarga yo'l qo'yish – texnologik platformaning hajmi kamchilligi, xosting hizmatlariga bog'liqlik, infratuzilma uchun to'lovlarning kechitirilishi va bu bilan bog'liq bo'lgan moliyaviy muammolar. Masalan, foydalanuvchilarning rasmlarini saqlash hizmatini taklif qiladigan Everpix kompaniyasining muvaffaqiyatsizlikka uchrashi uning Amazon Web Services kompaniyasining xosting bo'yicha xizmatlari uchun o'z vaqtida to'lov qila olamaganligi bo'lgan. Chunki xuddi shu sababli kompaniya foydalanuvchilarning 400 million fotosini yo'qotib qo'ygan.

Foydalanilayotgan informatsion tizimlarning ishonchli emasligi - bunda gap texnik muammolar, shaxsiy ma'lumotlarni yo'qotish, firibgarlar xujumiga uchrash, xakerlar xujumi va shunga o'xshash sabablar xaqida ketadi.

Foydalanilgan adabiyotlar ro'yxati:

1. Гаврилов Л. П. Электронная коммерция: учебник и практикум для вузов / 3-е изд., доп. Москва : Издательство Юрайт, 2019.

2. Лапидус Л.В. Цифровая экономика: управление электронным бизнесом и электронной коммерцией.–М.:ИНФРА-М,2018.

3. Маркова В.Д. Цифровая экономика: Учебник для ВУЗ ов (Высшее образование: бакалавриат). –М: Инфра-М, 2019.

4. www.wikipedia.ru – veb sayti

5. www.alpari.com – xalqaro miqyosdagi moliyaviy kompaniya sayti

THE FINTECH REVOLUTION: TRANSFORMING FINANCE THROUGH INNOVATION

Samadova Zarina
Tashkent University of Information Technologies
tursunpulatovaz@gmail.com

Abstract. The FinTech revolution has fundamentally transformed the financial landscape, ushering in a new era of innovation, efficiency, and accessibility. This article explores the evolution of FinTech, its impact on traditional financial systems, and the opportunities and challenges it presents. Through a comprehensive literature review and analysis of key trends, it examines the role of FinTech in reshaping finance and its implications for various stakeholders.

Keywords: financial technology, FinTech, Innovation, Digital banking, Financial Services, Disruption, Blockchain, Artificial Intelligence, Mobile Payments.

The rise of FinTech represents a seismic shift in the financial industry, driven by technological advancements and changing consumer expectations. FinTech encompasses a diverse range of innovations, from mobile banking apps to blockchain-based platforms, that are revolutionizing the way individuals and businesses access and manage their finances. This article explores the transformative impact of FinTech on finance, highlighting key trends, challenges, and opportunities in this rapidly evolving landscape.

According to the "Digital Uzbekistan - 2030" strategy in our country, digitalization of economic sectors and regions, introduction of state information systems and electronic services, as well as public education, public services, judiciary, finance and complex measures are being implemented in the banking system.

In recent years, the financial services industry has undergone a significant transformation fueled by technological advancements. One of the most notable trends within this transformation is the rise of financial technology, or fintech. Fintech encompasses a wide range of innovative solutions that leverage technology to enhance and streamline various aspects of financial services, including banking, payments, lending, investing, and insurance. This article explores the fintech revolution, its impact on traditional financial services, and the opportunities it presents for consumers and businesses alike.

The roots of fintech can be traced back to the advent of the internet and the digitalization of financial services. Early fintech innovations included online banking, electronic trading platforms, and payment processing systems. However, the pace of innovation accelerated dramatically with the emergence of mobile technology, cloud computing, artificial intelligence, blockchain, and other disruptive technologies.

Digital Banking and Payments. Fintech has revolutionized the way people access and manage their finances. Digital banking platforms offer consumers convenient and secure alternatives to traditional brick-and-mortar banks, allowing them to open accounts, make payments, transfer money, and access a wide range of financial services through mobile apps and online portals. Additionally, fintech companies have introduced innovative payment solutions, such as mobile wallets,

peer-to-peer payment apps, and contactless payment technologies, which are rapidly gaining popularity among consumers and merchants worldwide.

Fintech has democratized access to credit by providing alternative lending platforms that cater to underserved segments of the population, including small businesses, freelancers, and individuals with limited credit history. Online lending platforms use advanced algorithms and data analytics to assess creditworthiness and facilitate fast, convenient, and transparent loan approval processes. Moreover, crowdfunding platforms enable entrepreneurs, artists, and social initiatives to raise capital directly from investors or donors through online fundraising campaigns, bypassing traditional financial intermediaries.

Fintech has reshaped the landscape of wealth management and investment by democratizing access to investment opportunities and providing tools and platforms that empower individuals to take control of their financial futures. Robo-advisors, for example, use algorithms and automation to provide personalized investment advice and portfolio management services at a fraction of the cost of traditional financial advisors. Moreover, fintech platforms offer innovative solutions for trading stocks, cryptocurrencies, and other assets, as well as tools for portfolio analysis, risk management, and retirement planning.

The insurance industry is undergoing a digital transformation driven by insurtech startups that leverage technology to modernize traditional insurance processes and enhance the customer experience. Insurtech solutions encompass various areas, including digital distribution, underwriting automation, claims processing, and risk assessment. By harnessing data analytics, artificial intelligence, and IoT (Internet of Things) devices, insurtech companies are revolutionizing how insurance products are designed, priced, and delivered, making insurance more accessible, affordable, and personalized for consumers and businesses.

The fintech revolution presents numerous opportunities for innovation, efficiency, and financial inclusion. Fintech has the potential to lower costs, increase transparency, improve access to financial services, and drive economic growth. However, it also poses challenges related to cybersecurity, data privacy, regulatory compliance, and the displacement of traditional financial institutions. Moreover, the rapid pace of technological change and the emergence of new risks and uncertainties require policymakers, regulators, industry stakeholders, and consumers to collaborate and adapt to ensure that fintech continues to deliver positive outcomes for society.

In conclusion, fintech is revolutionizing the financial services industry, transforming how people save, borrow, invest, and insure their assets. By harnessing the power of technology and innovation, fintech companies are driving positive changes that benefit consumers, businesses, and economies worldwide. However, realizing the full potential of fintech requires addressing challenges related to regulation, security, and inclusivity while fostering a culture of innovation and collaboration. As fintech continues to evolve, it will undoubtedly shape the future of finance, offering new opportunities for growth, prosperity, and financial empowerment for generations to come.

List of used literature:

1. Decision of the Cabinet of Ministers of the Republic of Uzbekistan, Decision No. 373 dated 15.06.2021 "On measures for further improvement of the rating and evaluation system of the development state of the digital economy and electronic government"
2. Roy S. Freedman Introduction to financial technology 2006
3. IMF. (2017). Fintech and Financial Services: Initial Considerations. IMF Staff Discussion Note, SDN/17/05.
4. S. Elmirzayev, N. Shavkatov, N. Sherkuziyeva, A. Karimov, D. Abdurakhimova, S. Omonov Financial market and financial technologies: Textbook - T.: "DIADEMA NUR SERVIS" OOO. - 412 p. 2023 year
5. Puschmann T., Hoffmann C. H., Khmarskyi V. (2020). How green fintech can alleviate the impact of climate change—The case of Switzerland Sustainability. (12(24)). 1–28. doi: 10.3390/su122410691.

КОРПОРАТИВНОЕ УПРАВЛЕНИЕ И ЕГО ХАРАКТЕРИСТИКА

Рузиев Бахтиёр Эшмуминович
ТУИТ имени Мухаммада ал-Хоразмий
bahtiyorruziev6@gmail.com

Аннотация. Данный тезис исследует методы измерения корпоративного управления и его связь с эффективностью компаний. Особое внимание уделяется эндогенности отношений между корпоративным управлением, эффективностью, структурой корпоративного капитала и собственности. В работе представлены три основных вклада в литературу.

Обнаружено, что лучшее корпоративное управление, измеряемое индексами Гомперса, Исии и Метрика, а также Бебчука, Коэна и Феррелла, положительно связано с текущими и будущими операционными показателями, особенно с владением акциями членов совета директоров и разделением должностей генерального директора и председателя.

Вопреки предыдущим утверждениям, не обнаружено корреляции между мерами корпоративного управления и будущими показателями фондового рынка. Однако, выводы могут зависеть от учета эндогенности отношений между управлением и эффективностью фондового рынка.

Выявлена положительная корреляция между вероятностью дисциплинарной смены руководства и владением акциями членами совета директоров и независимостью совета директоров в условиях низкой производительности компании. Тем не менее, компании с эффективным управлением имеют меньшую вероятность столкнуться с такой сменой руководства, даже при неудовлетворительных результатах.

Введение. Во важной и часто цитируемой статье Гомперса, Исии и Метрика (GIM, 2003) изучается влияние корпоративного управления на эффективность деятельности компаний в 1990-е годы. Авторы обнаружили, что