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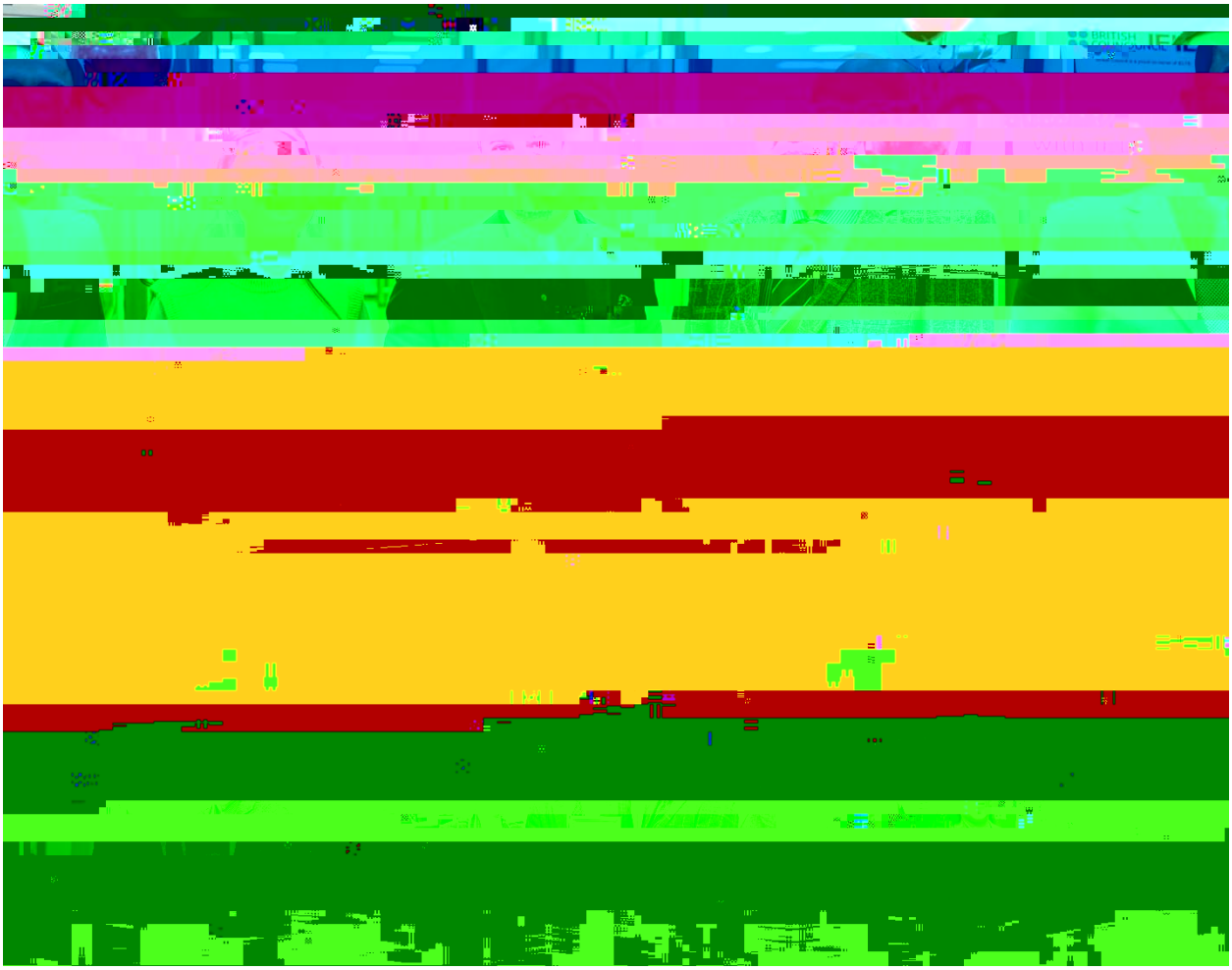

Akademik va baholash innovatsiyalari festivali (UOS Akademik treningi)

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.

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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.

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ўқув дастурида сабаб ва оқибат муносабатлари мантиғининг йўқлиги;

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

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2. Kayumova N.A. Raqamli texnologiyalardan foydalanish muhitida informatika o‘qituvchisining kasbiy kompetentlik mezonlarini ishlab chiqish. Муҳаммад ал-хоразмий номидаги Тошкент ахборот технологиялари университети Қарши филиали. Ижтимоий соҳаларни рақамлаштиришда инновацион технологияларнинг ўрни ва аҳамияти. Республика илмий-амалий анжумани маърузалар тўплами 2020 йил 29-30 апрель. 126-б.
3. Информационно-образовательная среда. http://dzschool18.ru
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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 c69(of)13( )-69(c)4(on)20(f)-o o(cu9e)4(ngth)18( )-9(than

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.

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' ceed and co

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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СОВРЕМЕННЫЕ ПОДХОДЫ МАРКЕТИНГОВОЙ ДЕЯТЕЛЬНОСТИ ВЫСШИХ УЧЕБНЫХ ЗАВЕДЕНИЙ

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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 подс .

ПРИМЕНЕНИЕ МСФО В УЗБЕКИСТАНЕ: ОСНОВНЫЕ АСПЕКТЫ И РЕКОМЕНДАЦИИ

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https://doi.org/10.5281/zenodo.10829424

1. Предпосылки создания международных стандартов финансовой отчетности (МСФО)

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Вместе с тем, особое внимание заслуживает вопросы **по подготовке и переподготовке кадров**, специалистов, которые знают стандарты и способны составлять грамотно финансовые отчётности, 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 выделение больших средств на выпуск учебников в ВУЗ, проведение краткосрочных курсов по подготовке и переподготовке кадров как целостное направление для взращивания 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 отёчности, было бы целесообразным разработать определённую методику финансовых отчётностей, 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 отчетностей, которые в полной мере раскроют сущность бизнеса отчетных 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 отчетности 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 отчетности поскольку переход на МСФО предоставит стране больше возможности для реализации потенциальных ресурсов, сделав экономику страны более открытым с точки зрения финансовой отчетности, позволив тем самым усилить финансовую дисциплину в компаниях, которые по своей организационной структуре являются акционерными. Именно с этой точки зрения, станет возможном более активное применение современных международных форм крпоративного управления бизнесом.

ЎЗБЕКИСТОНДА УЙ[illegible]Й КОММУНАЛ ХЎЖАЛИГИДА ИННОВАЦИОН ВА [illegible]ВЕСТИЦИОН [illegible]ЯТНИ ТАШКИЛ ЭТИЛИШИ ВА РИВОЖЛАНИШИ

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Уй-[illegible] коммунал хўжалиги, коммунал хизматларга тариф сиёсати, энг муҳими аҳолин[illegible] коммунал хизматларига бўлган эҳтиёжларини тез муддатда қондириш, [illegible]уз ва[illegible] таъминлаш имкониятига эга бўлмаган самарасиз бошқарув тизимини [illegible]лаштириш ҳ[illegible] ҳам давлат бошқарувидаги долзарб вазифалар сифатида қаралади. Шу муносаба[illegible]ан мамлакатимиз Президенти Ш.М.Мирзиёев 2018 йил 29 декабрдаги Олий Мажлисга [illegible]урожаатномасида: “Маълумки, коммунал хўжалик соҳаси узоқ йиллардан [redacted] 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 қ[illegible] Ц[illegible] сж ваҐ ž ойМҳ б ж ш тизими

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синфини тайёрлаш ўта муҳим аҳамиятга эга», деб таъкидлади. Шунингдек, мазкур Мурожаатномада раҳбар ходимларнинг инвестициялар масаласида вазифалари ва масъулияти тўғрисида қуйидагилар 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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imperative to delve into the principles of khalifah (stewardship) and trust (Amanah) (**Azmi Sharom**), as they serveas 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 underscoresthe 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 judicious69 0 595.2 841.92 r

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

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 diversificationgoals. 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 issuesare 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-compliantinvestments.*

Waste Management *- financing projects related to waste reduction, recycling, and sustainablewaste 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 andfacilitate their respective initiatives.*

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

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OZIQ-OVQAT SANOATI KORXONALARIDA XODIMLARNI RAG'BATLANTIRISH

Kurbonova Dilafruz Anvarjon qizi

Mavzuning dolzarbligini bir necha dalillar bilan keltirish mumkin. Birinchidan, raqobat kuchayib borayotgan va mahsulot sifatini doimiy ravishda yaxshilash zarurati oshib borayotgan

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

Ulardan:

3-jadval

“Ramazan GP” qo‘shma korxonasining xodimlari soni

		2018-y.	2019-y.	2020-y.	2021-y.	2022-y.	2023-y.
	Jami xodimlar	25	30	34	38	45	47

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 boshqaruvinining 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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1.

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

In addition to enhancing visitor experiences, smart tourism can also play a critical role in promoting

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-

механизмни 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 тизимни шакллантиришни тақозо этади. Ҳудудлар мамлакат иқтисодиётининг инновацион ривожланишига туртки 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 динамикасидир.

Минтақавий инновацион моделнинг ўзига хослиги минтақанинг бир қатор иҳтисослашувига 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, интеллектуал таҒ хос мулк ҳуқуқини ҳимоя қилиш ва инновацион жараёнларни бошқариш механизмини яратиш

қабул қилиш учун шароит яратиши керак. Ҳудудларни инновацион ривожлантиришнинг асосий шарти – ҳудуд иқтисодиётини фаолиятнинг барча йўналишларида барқарор ривожлантириш лозим.

Юқоридаги тартибга солиш воситаларининг амалга оширилиши ҳудудларнинг 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. Ҳудуднинг мавжуд драйвери ҳамда иқтисодий салоҳиятни ривожлантириш; 2. Эркин бозор тамойилига асосан иқтисодий соғлом рақобат муҳитини яратиш; 3. Маҳаллий бюджетни ҳудудринг 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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2.

РОЛЬ МАРКЕТИНГА В СТАНОВЛЕНИИ И РАЗВИТИИ ХЛОПКОВО-ТЕКСТИЛЬНЫХ КЛАСТЕРОВ УЗБЕКИСТАНА

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В статье исследуется роль маркетинга в работе с текстих *с̀* *Э* *Ич*

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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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,*

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 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).

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

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

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.
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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

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

ОСНОВНЫЕ МЕТОДОЛОГИЧЕСКИЕ КАТЕГОРИИ ПРОГНОЗИРОВАНИЯ ТОПЛИВНО-ЭНЕРГЕТИЧЕСКОГО БАЛАНСА СТРАНЫ

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. *Прогнозирование изменеия 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.*
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 с

- 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 ия приоритеɤ теɤ теʊ шен тьм

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