

INNOVATION SCIENCE AND TECHNOLOGY

ISSUE 5

 Acceptance of papers **May, 2026**




Acceptance of papers
Published monthly


Topics
economics,
technology, social
sciences

ISSN 3060-5229



EDITOR-IN-CHIEF:

Mirzaliyev Sanjar Makhmatjon ugli

DEPUTY EDITOR-IN-CHIEF:

Makhmudov Nosir Makhmudovich
DSc., Prof., Academician

DEPUTY EDITOR-IN-CHIEF:

Ochilov Bobur Bakhtiyor ugli – Senior
lecturer at TSUI

THE SCIENTIFIC-POPULAR ELECTRONIC
JOURNAL **"INNOVATION SCIENCE AND
TECHNOLOGY"** HAS BEEN REGISTERED
UNDER THE NUMBER **C-5669633** BY THE
AGENCY FOR INFORMATION AND MASS
COMMUNICATIONS (AOKA) OF THE
REPUBLIC OF UZBEKISTAN, EFFECTIVE
FROM OCTOBER 9, 2024.

CONTACTS

Phone: **+998 50 737 87 88**

Website: <https://ist-journal.uz>

Email: innovationist2025@gmail.com

The scientific electronic journal "Innovation Science and Technology" has been included in the list of scientific publications recommended for the publication of main scientific results of dissertations for the award of PhD and DSc degrees in economics and technical sciences, in accordance with the Resolution No. 370 of the Presidium of the Higher Attestation Commission of the Republic of Uzbekistan, dated May 8, 2025.

Editorial board:



Sharipov Kongiratbay Avezimbetovich,
Doctor of Technical Sciences (DSc), Professor



Abdurakhmanova Gulnora Kalandarovna, Doctor of
Economic Sciences (DSc), Professor



Cham Tat Huei,
Doctor of Philosophy (PhD), Professor (Malaysia)



Muhammad Imran Sadiq
Doctor of Philosophy in Economics (PhD), Professor,
Malaysia



Ahmed Aziz Ismail
Doctor of Technical Sciences (DSc),
Professor (Egypt)



Lee Chin
Doctor of Philosophy in Economics (PhD), (Malaysia)



Asongu SImplice
Doctor of Philosophy in Economics (PhD), Cameroon



Rui Dang
Doctor of Chemistry (DSc), Professor, China



Zahoor Ahmed
Doctor of Philosophy in Economics (PhD), Turkey



Shujaat Abbas
Doctor of Philosophy in Economics (PhD), Russia



Tina A Coffelt
Doctor of Philosophy in Educational Sciences (PhD),
USA



Abdikarimova Dinara Rustamxanovna
Doctor of Economic Sciences (DSc), Professor

Kurbonbekova Mohichehra Turobjonovna
Doctor of Economic Sciences (DSc), Professor

Alimardonov Ilkhom Muzrabshokovich
Doctor of Economic Sciences (DSc), Professor



Razakova Barno Sayfiyevna
Doctor of Philosophy in Economics (PhD)



Khasanov Sarvar Ulugbek ugli
Doctor of Philosophy in Economics (PhD)



Kholikova Rukhsora Sanjarovna
Associate Professor (PhD)

CONTENTS

MECHANISMS FOR FORMING AND IMPLEMENTING INVESTMENT POLICY OF COMMERCIAL BANKS... 8 Abduvaliyev Sanjar Abdurahmanovich	8
EVALUATION OF MANAGEMENT EFFICIENCY BASED ON BUDGETING IN ENERGY ENTERPRISES (A FACTOR ANALYSIS CASE OF "HUDUDGAZTA'MINOT" JSC)..... 17 Sobirov Shoyadbek Kurbonaliyevich	17
PORTFOLIO OF POSTAL SERVICES AND THE ECONOMIC EFFICIENCY OF ITS DIGITALIZATION23 Mamatkulov Gulom Rustamovich	23
OPTIMIZING THE BALANCE BETWEEN LIQUIDITY AND CREDIT RISKS IN ENSURING BANKING STABILITY 30 Anvarov Asliddin Nabijon ugli	30
ECONOMIC EFFICIENCY OF RENEWABLE ENERGY DEPLOYMENT IN UZBEKISTAN.....34 Hamroyeva Sabina Ismoil qizi, Dilshod Anvarjonovich Ismailov	34
MODERN TRENDS AND EFFICIENCY OF LENDING TO AGRICULTURAL PRODUCERS IN UZBEKISTAN..39 Shamshetova Gulraushan Sarsenovna	39
ANALYSIS OF THE RELATIONSHIP BETWEEN YOUTH EMPLOYMENT AND CRIME (CASE OF UZBEKISTAN) 42 Khusniddinova Gulnoza	42
PRIORITY DIRECTIONS FOR IMPROVING THE INFRASTRUCTURE OF UZBEKISTAN'S FINANCIAL SYSTEM 47 Qobilova Nodira Qayumjon qizi, Normurodov Kh.E.	47
FOREIGN EXPERIENCE OF INCREASING THE EXPORT CAPACITY OF THE REGION AND SPECIFIC FEATURES OF ITS APPLICATION IN UZBEKISTAN 52 Mamadzhanova Tuygunoy Akhmadzhanovna	52
INSTITUTIONAL APPROACH TO WASTE MANAGEMENT AND ITS ECONOMIC EFFICIENCY 56 Otbosarov Abrorbek Adhamjon o'g'li	56
LOSS MANAGEMENT MATRIX (LOSS MANAGEMENT MATRIX) MODEL IN POWER GRID ENTERPRISES.. 61 Khojimurodov Zukhriddin Shukurullo oglu	61
MICROPROJECTS AS A MEANS OF INCREASING THE FINANCIAL ACTIVITY AND LITERACY OF THE POPULATION 67 Irgashev Anvar Farxodovich	67
INSTITUTIONAL VA TEXNOLOGIK O'ZGARISHLAR SHAROITIDA INNOVATION BANK XIZMATLARINI JORIY ETISH METODOLOGIYASINI TAKOMILLASHTIRISH..... 74 Azlarova Aziza Axrorovna	74
PROBLEMS OF FORMATION AND DEVELOPMENT OF REGIONAL CLUSTERS IN THE LIGHT INDUSTRY OF UZBEKISTAN 80 Umarkulov Kodirjon Maxamadaminovich	80
DIGITAL FINANCIAL INCLUSION AS A DRIVER OF SUSTAINABLE DEVELOPMENT: EVIDENCE FROM GLOBAL TRENDS AND IMPLICATIONS FOR EMERGING ECONOMIES..... 84 Sabitov Oybek Abduganievich, Sattoriy Fayzullokh Abdijabbor ugli	84
PROPERTIES OF HEAVY CONCRETE DISPERSEDLY REINFORCED WITH NON-METALLIC FIBERS AND SPECIFIC FEATURES OF CALCULATING CONCRETE STRUCTURES BASED ON THEM 90 Usmonova Durdona, Gulomova Dilnura	90
THE EFFECT OF STABLE AND DYNAMIC PRICING ON CONSUMER BEHAVIOR 98 Anvar DEBERDIYEV	98
ECONOMIC MECHANISMS FOR IMPROVING PRODUCTION EFFICIENCY IN INDUSTRIAL ENTERPRISES.. 102 M.O. Yo'ldoshova	102

PEDAGOGICAL EFFECTIVENESS OF ARTIFICIAL INTELLIGENCE TECHNOLOGIES IN TEACHING POLITICAL SCIENCE AT HIGHER EDUCATION INSTITUTIONS	106
Rasulev Bobirjon Atkhamovich	
IMPROVING THE ORGANIZATIONAL AND ECONOMIC MECHANISM FOR REGULATING NON-STANDARD EMPLOYMENT IN THE DEVELOPMENT OF SMALL BUSINESSES	110
Fayzullayev Nurulla Bakhromovich	
PRIORITIES FOR IMPROVING THE HEALTHCARE FINANCING SYSTEM IN UZBEKISTAN	117
Gulira'no Atabekovna Ruzmetova	
FACTORS AFFECTING TAX PAYMENT SYSTEMS, EXISTING PROBLEMS, AND THEIR CAUSES	124
Tangirqulov Gulom Baxtiyorovich	
EFFECTIVENESS OF ENVIRONMENTAL TAXES IN REDUCING CARBON EMISSIONS IN UZBEKISTAN: AN ECONOMETRIC APPROACH.....	129
Kuziboev Bekhzod Hamidovich	
WAYS TO DEVELOP QUALITY MANAGEMENT IN THE SILK INDUSTRY OF UZBEKISTAN'S ECONOMY	134
Bahriddinov Asror Rakhmatovich, Boltaev Nazarbek Narzullaevich	
STATE OF LENDING TO SMALL BUSINESS PROJECTS IN COMMERCIAL BANKS AND ITS ECONOMIC-STATISTICAL ANALYSIS.....	138
Nargiza Norqobilova Abdiqodirovna	
CONCEPTUAL DIRECTIONS FOR IMPROVING THE MECHANISMS OF ENSURING FINANCIAL STABILITY IN ENTERPRISES.....	143
Asomidinova Mohigulbonu Oybek kizi	
ORGANIZATION OF MANAGEMENT ACCOUNTING IN NON-STATE HIGHER EDUCATION INSTITUTIONS .	148
Xojiboyev Muxiddin Shodimuxamedovich	
THE NATURE AND ESSENCE OF DIGITAL TRANSFORMATION PROCESSES IN MASS MEDIA ORGANIZATIONS.....	151
Sharipova Shahlo Istamovna	
COMPARATIVE ANALYSIS AND EXPERIMENTAL EVALUATION OF ALGORITHMS FOR RECOVERING MISSING (NAN) VALUES IN INFORMATION SYSTEM DATA	156
Yarmatov Sherzodjon Shokir oglu, Orifov Oxunjon Fazliddinzoda	
ANALYSIS OF THE STATE OF MARKETING MANAGEMENT IN MANUFACTURING ENTERPRISES	167
Musayeva Shoirazimovna	
IMPROVING LOAN PORTFOLIO QUALITY AND CREDIT RISK MANAGEMENT MECHANISMS	173
Turgunov Nodirbek Muminjanovich	
INNOVATION CAPABILITIES AND EXPORT PERFORMANCE: THE MEDIATING ROLES OF SUPPLY CHAIN INNOVATION AND ENTREPRENEURIAL ORIENTATION — EVIDENCE FROM UZBEKISTAN	177
Mukhammadaminova Shakhzoda	
URBAN PLANNING OF TRANSPORT INTERCHANGE HUBS NEAR TUBERCULOSIS CARE FACILITIES IN UZBEKISTAN	183
Gabibova Irina Vagifovna, Abdumuminova Diyora Gayratovna	
ADAPTING INTERNAL AUDIT STANDARDS IN BUDGET ORGANIZATIONS TO PUBLIC PROCUREMENT PRACTICES.....	192
Meliboyev Askar Eshmuratovich	
ECONOMETRIC EVALUATION OF INVESTMENT EFFICIENCY IN KHOREZM REGION	197
Otajanov Umid Abdullayevich	
SCIENTIFIC AND PRACTICAL SIGNIFICANCE OF MODERN RECLAMATION AND GIS TECHNOLOGIES ON SALINE SOILS IN KARAKALPAKSTAN.....	205
Tajibaev Berdakh	
ISSUES REGARDING THE IMPLEMENTATION OF THE “TOLLING OPERATIONS” MODULE IN THE GOODS MOVEMENT MANAGEMENT SYSTEM UNDER THE CUSTOMS TERRITORY PROCESSING REGIME	212
Lutpullaev Shukrullo Kudratullaevich	

THE ROLE OF DIGITAL MARKETING IN ENHANCING TOURISM-RELATED BUSINESSES IN UZBEKISTAN	218
Akmaljon Odilov	
INTERNATIONAL TRENDS OF DIGITALIZATION IN CUSTOMS MANAGEMENT	222
Radjapova Latofat Sardarovna	
THE ROLE OF TAX POLICY IN THE TRANSITION TO A GREEN ECONOMY	230
Dexkanova Shodiyona Kaxramon qizi	
PRACTICES IN ENTERPRISE COST STRUCTURE MANAGEMENT AND DIRECTIONS FOR IMPROVEMENT	236
Aymukhammedova Amina Kakajanovna	
IMPROVING THE ECONOMIC EFFICIENCY OF CLOTHING MANUFACTURING ENTERPRISES IN UZBEKISTAN THROUGH DIGITAL TRANSFORMATION	242
Axmedova Gaziza Azim kizi	
RECONCEPTUALIZING BUSINESS INCUBATORS IN STARTUP ECOSYSTEMS: THEORETICAL FOUNDATIONS AND INSTITUTIONAL MECHANISMS	246
Gafujon Usmanov	
DEVELOPMENT OF MODERN MARKETING APPROACHES TO CUSTOMER RELATIONSHIP MANAGEMENT IN RETAIL ENTERPRISES	257
Safarov Bakhtiyor Djurakulovich	
MECHANISMS FOR EVALUATING AND IMPROVING THE EFFECTIVENESS OF MARKETING STRATEGIES IN THE PUBLIC TRANSPORT SECTOR	263
Berdiyorov Temur Azamatovich	
THE INFLUENCE OF HYDRODYNAMIC ASPECTS OF GROUNDWATER LEVEL RISE ON URBAN WATERLOGGING	268
B.D. Abdullaev, B.R. Nasibov, Sh.T. Irgashev, D. Abdullaev	
BASIC INFORMATION MODEL OF A DIGITAL OBJECT	277
Gulyamov Shukhrat Mannapovich, Karakhanova Alsu Muratalievna, Keldiyorov Sirojiddin Tura ugli, Zayniddinova Zebiniso Akmalovna	
COMPARATIVE LIFE CYCLE AND TECHNO-ECONOMIC ANALYSIS OF SOLAR PANEL MATERIALS FOR SUSTAINABLE PHOTOVOLTAIC SYSTEMS	281
Urishev Omadjon, Kushakova Sarvinoz, Kamolboyev Sirojbek	
PRIORITY DIRECTIONS FOR FORMING ECOLOGICALLY ORIENTED MANAGEMENT IN CONSTRUCTION INDUSTRY ENTERPRISES	294
Kholov Hamza Tajiddinovich	
INVESTIGATION OF GERMANIUM EXTRACTION TECHNOLOGY FROM TECHNOGENIC METALLURGICAL WASTE	301
Yormatov Dostonbek, Shodiyev Abbos, Muhammadiyev Elbek	
MECHANISMS FOR IMPROVING RESOURCE EFFICIENCY AND OPTIMIZING PRODUCTION COSTS IN THE CONSTRUCTION MATERIALS INDUSTRY	309
Utbasarov Doniyorjon Bakhtiyarovich	
THEORETICAL, PRACTICAL AND METHODOLOGICAL PROBLEMS OF AUDITING THE ACTIVITIES OF ECONOMIC ENTITIES ON THE BASIS OF INTERNATIONAL STANDARDS	318
Mirzaeva Sabina Khushnudovna, Khaydarova Dildora Djakhongirovna	
THE IMPACT OF DIGITAL AND INNOVATIVE TECHNOLOGIES ON WOMEN'S LABOR IN INDUSTRIAL ENTERPRISES OF UZBEKISTAN UNDER INDUSTRY 4.0	322
Doniyorova Zukhrabonu Alisher qizi	
LEVEL OF ENSURING FOOD SECURITY: IMPLEMENTATION MECHANISMS AND INSTRUMENTS	328
Sodiqjon Qodirovich Mattiyev	
DIGITAL TRANSFORMATION, ECONOMIC EFFICIENCY, AND LOCALIZATION POLICY OF THE PUBLIC PROCUREMENT SYSTEM	334
Turabov Sarvar Abdumalikovich	
TA'LIM XIZMATLARI BOZORIDAGI INNOVATSIYALAR IQTISODIY XAVFSIZLIKNI TA'MINLASH VOSITASIDA	339
Bozorova Madina Raxmat qizi	

TA'LIM XIZMATLARI BOZORIDAGI INNOVATSIYALAR IQTISODIY XAVFSIZLIKNI TA'MINLASH VOSITASIDA

Bozorova Madina Raxmat qizi

Qarshi davlat universiteti

Mustaqil tadqiqotchisi

m.bozorova@asianuniversity.uz

Annotatsiya: Mazkur maqolada ta'lim xizmatlari bozorida innovatsiyalarning o'rni va ularning iqtisodiy xavfsizlikni ta'minlashdagi ahamiyati tahlil qilinadi. Shuningdek, ta'lim tizimida zamonaviy texnologiyalarni joriy etish, raqamlashtirish jarayonlari hamda innovatsion yondashuvlar orqali inson kapitalini rivojlantirish masalalari ko'rib chiqilgan. Tadqiqot natijalariga ko'ra, ta'lim xizmatlari bozoridagi innovatsiyalar mamlakatning iqtisodiy barqarorligi va raqobatbardoshligini oshirishda muhim omil sifatida namoyon bo'ladi. Maqolada iqtisodiy xavfsizlikni mustahkamlashda ta'lim sohasining strategik ahamiyati asoslab berilgan.

Kalit so'zlar: ta'lim xizmatlari bozori, innovatsiyalar, iqtisodiy xavfsizlik, inson kapitali, raqamlashtirish, ta'lim tizimi, barqaror rivojlanish, raqobatbardoshlik

Аннотация: В данной статье анализируется роль инноваций на рынке образовательных услуг и их значение в обеспечении экономической безопасности. Рассматриваются вопросы внедрения современных технологий, цифровизации образовательной системы, а также развития человеческого капитала на основе инновационных подходов. По результатам исследования установлено, что инновации в сфере образовательных услуг выступают важным фактором повышения устойчивости и конкурентоспособности национальной экономики. Обоснована стратегическая роль образования в укреплении экономической безопасности.

Ключевые слова: рынок образовательных услуг, инновации, экономическая безопасность, человеческий капитал, цифровизация, система образования, устойчивое развитие, конкурентоспособность

Abstract: This article analyzes the role of innovations in the education services market and their importance in ensuring economic security. It examines the implementation of modern technologies, digitalization processes, and innovative approaches in the development of human capital. The study concludes that innovations in the education services market are a key factor in enhancing economic stability and competitiveness. The strategic importance of the education sector in strengthening economic security is also substantiated.

Keywords: education services market, innovation, economic security, human capital, digitalization, education system, sustainable development, competitiveness

KIRISH

Hozirgi globallashuv sharoitida iqtisodiy xavfsizlikni ta'minlash har bir davlatning ustuvor vazifalaridan biri hisoblanadi. Iqtisodiy xavfsizlikning muhim tarkibiy qismlaridan biri sifatida inson kapitalining sifati va salohiyati alohida ahamiyat kasb etadi. Mazkur omil esa bevosita ta'lim tizimi va undagi xizmatlar bozori bilan chambarchas bog'liqdir. So'nggi yillarda ta'lim xizmatlari bozori jadal rivojlanib, unda innovatsion yondashuvlar, raqamli texnologiyalar va yangi boshqaruv mexanizmlarining keng joriy etilishi kuzatilmoqda. Ayniqsa, masofaviy ta'lim, onlayn platformalar, sun'iy intellekt asosidagi o'qitish tizimlari kabi innovatsiyalar ta'lim sifati va samaradorligini oshirish bilan birga, iqtisodiyotning barqaror rivojlanishiga xizmat qilmoqda. Ta'lim xizmatlari bozorida innovatsiyalarni rivojlantirish orqali nafaqat malakali kadrlar tayyorlash, balki milliy iqtisodiyotning raqobatbardoshligini oshirish, tashqi iqtisodiy tahdidlarga bardoshlilikini kuchaytirish va ijtimoiy barqarorlikni ta'minlash imkoniyati yuzaga keladi. Shu nuqtai nazardan, ta'lim sohasidagi innovatsiyalar iqtisodiy xavfsizlikni ta'minlashning muhim vositasi sifatida namoyon bo'ladi. Mazkur maqolaning maqsadi - ta'lim xizmatlari bozorida innovatsiyalarning iqtisodiy xavfsizlikni ta'minlashdagi o'rni va ahamiyatini tahlil qilish, shuningdek, ushbu jarayonni takomillashtirish bo'yicha ilmiy asoslangan taklif va tavsiyalar ishlab chiqishdan iborat.

MAVZUGA DABIYOTLAR SHARHI

Ta'lim xizmatlari bozorining rivojlanishi va undagi innovatsion jarayonlar iqtisodiy xavfsizlikni ta'minlashda muhim ilmiy yo'nalishlardan biri sifatida ko'plab tadqiqotchilar tomonidan o'rganilgan. Xususan, inson kapitali nazariyasiga asos solgan Gary Becker ta'limning iqtisodiy o'sish va jamiyat farovonligiga ta'sirini asoslab bergan [1]. Uning fikricha, ta'limga yo'naltirilgan investitsiyalar uzoq muddatda iqtisodiy barqarorlikni ta'minlaydi. Innovatsiyalar nazariyasi doirasida Joseph Schumpeter iqtisodiy rivojlanishning asosiy drayveri sifatida innovatsiyalarni ko'rsatib, ayniqsa bilim va texnologiyalar asosidagi yangiliklarning iqtisodiyotdagi rolini alohida ta'kidlaydi [2]. Bu yondashuv ta'lim xizmatlari bozorida innovatsiyalarni joriy etish orqali iqtisodiy xavfsizlikni mustahkamlash mumkinligini ko'rsatadi. Zamonaviy tadqiqotlarda ta'lim tizimining raqamlashtirilishi va innovatsion rivoji iqtisodiy xavfsizlik bilan uzviy bog'liqligi qayd etilgan. Jumladan, OECD hisobotlarida ta'lim sifatini oshirish, innovatsion kompetensiyalarni rivojlantirish hamda raqamli ko'nikmalarni shakllantirish milliy iqtisodiyotning raqobatbardoshligini ta'minlovchi asosiy omillardan biri sifatida baholanadi [3]. Shuningdek, World Bank tadqiqotlarida ta'lim xizmatlari bozorining samarali ishlashi va unda innovatsion mexanizmlarning joriy etilishi iqtisodiy xavfsizlikni mustahkamlashda muhim ahamiyat kasb etishi ta'kidlangan [4]. Xususan, inson kapitalining rivojlanishi iqtisodiy xavflarga nisbatan barqarorlikni oshiradi. MDH va milliy olimlar tomonidan olib borilgan tadqiqotlarda ham ta'lim xizmatlari bozorining institutsional rivoji, innovatsion infratuzilma va davlat tomonidan qo'llab-quvvatlash mexanizmlarining iqtisodiy xavfsizlikka ta'siri keng yoritilgan [5]. Ularning fikricha, ta'lim sohasida innovatsion muhitni shakllantirish orqali iqtisodiy tizimning barqarorligi va moslashuvchanligi ta'minlanadi. Yuqoridagi ilmiy yondashuvlar tahlili shuni ko'rsatadiki, ta'lim xizmatlari bozorida innovatsiyalar nafaqat ta'lim sifati va samaradorligini oshiradi, balki iqtisodiy xavfsizlikni ta'minlashning muhim omili sifatida ham xizmat qiladi. Shu bilan birga, mazkur yo'nalishda yanada chuqur ilmiy izlanishlar olib borish zarurati saqlanib qolmoqda.

TADQIQOT METODOLOGIYASI

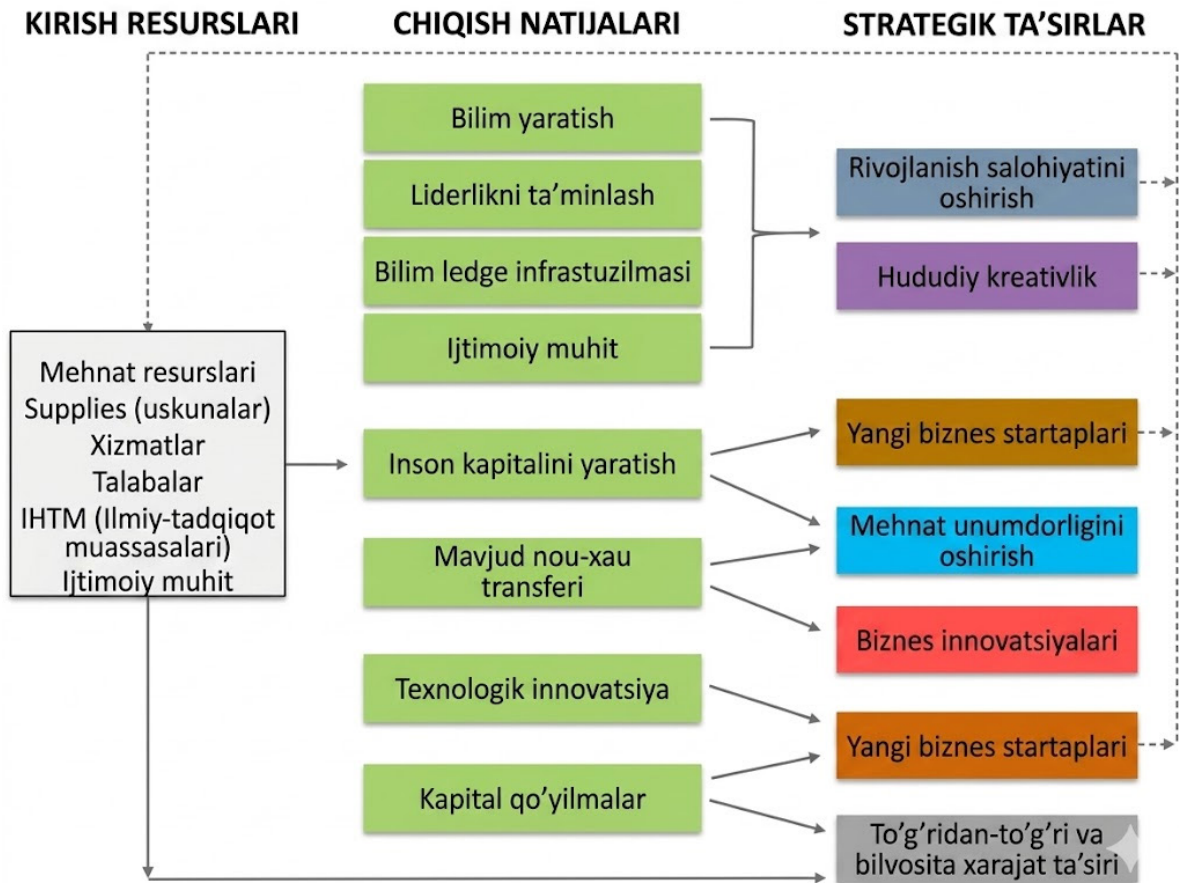
Mazkur tadqiqotda ta'lim xizmatlarining qiymatini shakllantirish va takror ishlab chiqarish jarayonlari tizimli hamda institutsional yondashuv asosida o'rganildi. Tadqiqot jarayonida tahlil va sintez, qiyosiy tahlil, statistik tahlil, kontent tahlil hamda mantiqiy umumlashtirish usullaridan foydalanildi. Shuningdek, iqtisodiy resurslar va ularning aylanish jarayonini aniqlash maqsadida empirik tahlil ham qo'llanilib, ta'lim xizmatlarining ishlab chiqarish va iste'mol bosqichlari kompleks baholandi.

TAHLIL VA NATIJA

Kapital faqat moddiy resurslarni (binolar, inshootlar, o'quv jihozlari va oliy o'quv yurti faoliyatini ta'minlaydigan jihozlarni) o'z ichiga oladi. Vaqt - bu saqlash, sotib olish, sotish yoki kechiktirish mumkin bo'lmagan va qiymat ifodasiga ega bo'lmagan resurs, lekin bozor sharoitida u juda qimmat. Ta'lim xizmatlarini ko'rsatishda vaqt omili muhim rol o'ynaydi. Kapital ham naqd, ham pul shaklida ifodalanishi mumkin. Tadbirkorlik qobiliyati ta'lim xizmatlarida iqtisodiy faoliyatning turli darajalarida ehtiyojlarni maksimal darajada qondirish uchun yer, mehnat va kapitalni birlashtira olish qobiliyati tufayli iqtisodiy resursning mustaqil maqomiga ega.

Zamonaviy sharoitda axborot resurslari ham ishlab chiqarish omillari hisoblanadi. Lekin bu ishda axborot moddiy va inson kapitalini birlashtirgan kapitalning alohida turi sifatida qaraladi. Ta'lim xizmatini ko'rsatish ko'pincha ajralmas moddiy komponent - ta'lim mahsulotiga asoslanadi.

Ko'pgina o'zaro bog'liq bozorlar segmentlari ta'lim xizmatlari uchun resurslar va mehnat resurslari bozorlarini ifodalaydi (1-rasm).



1-rasm. Ta'lim xizmatlari bozorida innovatsiyalar orqali iqtisodiy xavfsizlikni ta'minlash mexanizmi (sxema)¹

Zamonaviy jamoaviy mehnat o'zining innovatsion salohiyati bilan ishlab chiqarishni rivojlantirishning ilg'or texnika va texnologiyadan muhim omiliga aylanib bormoqda. Zamonaviy mehnat yanada intellektual rivojlanishga intiladi va yuqori sifatli, doimiy yangilanadigan va nisbatan arzon mahsulotlarni individual ishlab chiqarishni ta'minlashga qodir. Shu bilan birga, biz ushbu mehnatning o'ziga xos xususiyatlarini unutmasligimiz kerak. Ta'lim xizmatini yaratish uchun zarur bo'lgan jamoaviy mehnat uch turdagi mehnatdan iborat (1-jadval).

1 – jadval

Inson kapitalining xususiyatlari

Yuqori malakali, ijodiy mehnat (inson kapitali)	Qattiq mehnat	Oddiy mehnat
Fan, madaniyatning eng so'nggi yutuqlariga ega bo'lgan va ilg'or g'oyalarni amalga oshirishga qodir bo'lgan yuqori kasbiy, umuminsoniy, intellektual jamoaviy mehnatni shakllantirish va tayyorlash darajasi.	Ma'lumotli va malakali, ish turini, uning joyini, vaqtini va boshqalarni tanlash imkoniyatiga ega bo'lgan murakkab jami mehnatning shakllanish darajasi.	Undan ta'lim talab qilmaydigan oddiy mehnatning shakllanish darajasi.
O'zining inson kapitalidan bevosita yangi inson kapitalini yaratish uchun foydalanadigan o'qituvchi yoki tadqiqotchining ishi	Ta'lim xizmatlarini ishlab chiqarish tashkilotchilarining yuqori malakali mehnati, inson kapitalini yaratishda bevosita ishtirok etmaydi, lekin ularsiz bu jarayon imkonsiz bo'lib qoladi: kadrlar bo'limi, buxgalteriya hisobi, texnik xizmat ko'rsatish bo'limi va boshqalar.	Ta'lim muassasalari binolarida tozalik va tartibni ta'minlovchi texnik xodimlar

Ta'lim muassasasi ichki mehnat bozorida taqdim etilgan barcha turdagi mehnatni iste'mol qiladi. O'qituvchining mehnati bozorda turlicha taqdim etilishi mumkin:

- vaqtincha ishsiz bo'lgan o'qituvchi;

1 Muallif ishlanmasi

- pedagogik ma'lumotga ega bo'lgan universitet bitiruvchisi;
- pedagogik mahoratga ega bo'lishi kerak bo'lgan aspirant;
- o'zlashtirilgan va to'plangan bilimlarni uzatishi kerak bo'lgan ilmiy xodim;
- o'z ishini pedagogik faoliyat bilan uyg'unlashtirish imkoniyati va zaruriyatiga ega bo'lgan murakkab mehnat vakili;
- o'quv yuklamasi yetarli bo'lmagan va bo'sh ish kunida o'rindoshlik asosida ishlashga muhtoj bo'lgan o'qituvchi.

Yuqorida tavsiflangan mehnat resurslarining iste'molchilari ham davlat, ham nodavlat ta'lim muassasalaridir. Ta'limning ushbu ikki sektorida bir xil mehnat birligidan foydalanishni parallel ravishda birlashtirish mumkin. Bunday imkoniyatlar nodavlat ta'lim muassasalarida yuqori malakali ilmiy-pedagogik mehnat resurslarini iste'mol qilish imkonini beradi (2-jadval).

Innovatsiya yo'nalishi	Mazmuni	Iqtisodiy xavfsizlikka ta'siri
Raqamli ta'lim texnologiyalari	Onlayn platformalar, LMS tizimlari, masofaviy ta'lim	Ta'limga kirish imkoniyatini kengaytiradi, kadrlar salohiyatini oshiradi
Sun'iy intellekt asosidagi ta'lim	Adaptiv o'qitish tizimlari, AI yordamida tahlil	Ta'lim sifatini oshiradi, mehnat bozoriga mos kadrlar tayyorlaydi
Innovatsion pedagogik yondashuvlar	Interfaol metodlar, STEAM ta'lim	Tanqidiy fikrlashni rivojlantiradi, iqtisodiy barqarorlikni mustahkamlaydi
Xalqaro ta'lim integratsiyasi	Dual ta'lim, akademik mobillik	Global raqobatbardoshlikni oshiradi
Ta'limni boshqarishda innovatsiyalar	Elektron boshqaruv, monitoring tizimlari	Resurslardan samarali foydalanishni ta'minlaydi

2-jadval. Ta'lim xizmatlari bozorida innovatsiyalarning asosiy yo'nalishlari va ularning iqtisodiy xavfsizlikka ta'siri²

Kapital resurslar - bu ta'lim muassasasining asosiy fondlari (binolar, inshootlar, jihozlar, qurilmalar, mashinalar, qurilmalar, kutubxona fondlari, turar-joylar va boshqalar). Ta'lim muassasasining kapital resurslari ham jismoniy, ham xarajat ko'rsatkichlarida hisobga olinadi va rejalashtiriladi.

Fizikaviy ko'rsatkichlar asosiy vositalarning moddiy tarkibini aniqlash va hisobga olish uchun zarurdir. Xarajat ko'rsatkichlari universitetning asosiy fondlarini pul bilan baholashni aniqlash, ya'ni mutaxassislarni tayyorlash uchun resurslar xarajatlarini aniqlash uchun zarurdir. Boshqa sohalarida bo'lgani kabi oliy ta'limda ham kapital uzoq vaqt davomida qo'llaniladi, bu davrda ularning jismoniy eskirishi va ma'naviy eskirishi sodir bo'ladi. Biroq, ta'lim muassasalari kapitali faoliyatida ham o'ziga xoslik mavjud. U shundan iboratki, uning faol qismining xizmat ko'rsatish shartlari, birinchi navbatda, fan va texnika yutuqlari darajasi, asosiy fondlarning (ayniqsa, ularning faol qismi) ushbu mezonlarga muvofiqligi bilan belgilanadi (2-jadval).

Ko'rsatkichlar	Innovatsiyalarsiz holat	Innovatsiyalar joriy etilganda	Natija
Ta'lim sifati	O'rtacha	Yuqori	Kadrlar sifati oshadi
Bandlik darajasi	Past	Yuqori	Ishsizlik kamayadi
Raqobatbardoshlik	Past	Yuqori	Milliy iqtisodiyot mustahkamlanadi
Inson kapitali	Cheklangan	Rivojlangan	Innovatsion iqtisodiyot shakllanadi
Iqtisodiy xavfsizlik	Nisbatan past	Yuqori	Barqarorlik ta'minlanadi

3-jadval. Ta'lim xizmatlari bozorining iqtisodiy xavfsizlik ko'rsatkichlariga ta'siri³

2 Muallif ishlanmasi

3 Muallif ishlanmasi

Nodavlat ta'lim muassasalari uchun kapital taqsimotining o'ziga xos xususiyati mavjud. Nodavlat sektorni rivojlantirish uchun asosiy cheklov - bu joylarning yetishmasligi. Agar davlat muassasasi operativ boshqaruvdagi davlat mulkidan byudjetdan tashqari faoliyatni rivojlantirish uchun foydalansa, nodavlat ta'lim muassasasi bu masalani boshqacha hal qilishi kerak. Bu cheklov, bizning nuqtai nazarimizdan, yangi o'qitish usullari tizimini, jumladan, ochiq ta'limni rivojlantirish uchun zarur shartlardan biri bo'lib xizmat qildi.

XULOSA VA TAKLIFLAR

Tadqiqot natijalari shuni ko'rsatadiki, ta'lim xizmatlarining qiymati ularni yaratish va takror ishlab chiqarish jarayonida sarflanadigan iqtisodiy resurslar bilan belgilanadi hamda ushbu jarayon uzluksiz aylanish xarakteriga ega. Ta'lim xizmatlari bozori nafaqat iqtisodiy, balki ijtimoiy ahamiyatga ega bo'lib, uning samaradorligi moliyaviy, insoniy va axborot resurslaridan oqilona foydalanishga bog'liq. Shu bilan birga, ta'lim xizmatlarini moliyalashtirish va resurslarni taqsimlashdagi nomutanosibliklar tizim barqarorligiga salbiy ta'sir ko'rsatishi mumkin.

Shu munosabat bilan ta'lim xizmatlari qiymatini shakllantirish mexanizmlarini takomillashtirish, resurslardan samarali foydalanishni ta'minlash, ta'lim jarayonida inson kapitalini rivojlantirishga yo'naltirilgan investitsiyalarni oshirish, davlat va xususiy sektor o'rtasida muvozanatni saqlash, shuningdek, ta'lim xizmatlarini takror ishlab chiqarish jarayonini kompleks boshqarish zarur. Mazkur chora-tadbirlar ta'lim xizmatlari bozorining barqaror rivojlanishini ta'minlash va uning ijtimoiy-iqtisodiy samaradorligini oshirishga xizmat qiladi.

Foydalanilgan adabiyotlar ro'yxati

1. Karl Marx. Kapital. I jild. – Moskva: Politizdat, 2021. – 794 s.
2. Karl Marx. Kapital. III jild. – Moskva: Politizdat, 2020. – 508 s.
3. Gary Becker. Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education. – 3rd ed. – Chicago: University of Chicago Press, 2020. – 412 p.
4. Eric A. Hanushek, Ludger Woessmann. Education Quality and Economic Growth // World Bank Policy Research Working Paper. – Washington, DC, 2021. – 56 p.
5. Philip Kotler, Keller K.L. Marketing Management. – 16th ed. – Harlow: Pearson Education, 2022. – 720 p.
6. Yuri Babanskiy. Pedagogika. – Moskva: Prosveshchenie, 2021. – 384 s.
7. Igor Lerner. Didakticheskie osnovy metodov obucheniya. – Moskva: Pedagogika, 2020. – 186 s.
8. Evgeny Yamburg. Sovremennye podxody k razvitiyu obrazovaniya. – Moskva: Akademiya, 2022. – 256 s.
9. Abdujabbor Abduvakhitov. Ta'lim iqtisodiyoti va inson kapitali. – Toshkent: Iqtisodiyot, 2021. – 240 b.
10. Bakhodir Khodiev. Iqtisodiyot nazariyasi. – Toshkent: O'zbekiston, 2021. – 300 b.

Proofreader: Zokir ALIBEKOV

Layout and Designer: Oloviddin Sobir ugli

2026. № 5

© When materials are reproduced, the INNOVATION SCIENCE AND TECHNOLOGY journal must be cited as the source. Authors are responsible for the accuracy of the information in materials and advertisements published in the journal. Editorial opinions may not always align with those of the authors. Submitted materials will not be returned to the editorial office.

To publish articles in this journal, you may submit articles, advertisements, stories, and other creative materials through the following links. Materials and advertisements are published on a paid basis.

You may subscribe to the journal at any time using the following details. Once subscribed, please send a screenshot or photo of your payment confirmation to our Telegram page @iqtisodiyot_77. Based on this, we will send the latest issue of the journal to your address each month.

“The journal “INNOVATION SCIENCE AND TECHNOLOGY” has been registered by the Agency for Information and Mass Communications under the Administration of the President of the Republic of Uzbekistan from 09.10.2024 under the registration number №390637. License number: C-5669633. PNFL: 30407832680027

Our address: Tashkent city, Yunusobod district, 19th block,
House 17.



Acceptance of articles

Published every
monthly



Directions

Social, economic, political,
technological, scientific



Scopus || Scientific electronic journal specializing in Scopus

CERTIFICATE NUMBER: №390637

ORDER NUMBER ACCORDING TO THE LICENSE REGISTER: C-5669633

CONTACT:



Contact us
+998 50 737 87 88



Telegram channel
t.me/scopus_IST2100



Journal official website
<https://ist-journal.uz/index.php/IST>