

### III SHO'BA

## AHOLINING MOLIYAVIY SAVODXONLIGINI OSHIRISH VA BYUDJET-SOLIQ TIZIMINI OQILONA BOSHQARISHDAGI USTUVOR MASALALAR

---

### INNOVATIVE MECHANISMS FOR THE DEVELOPMENT OF THE DIGITAL ECONOMY

**Nasiba A. Khakimova**

*Teacher, Termez University of Economics and Service, Uzbekistan*

**Abstract.** *The rapid development of digital technologies has significantly transformed modern economic systems and created new opportunities for sustainable economic growth. The concept of the digital economy was first introduced by Don Tapscott in his influential work *The Digital Economy: Promise and Peril in the Age of Networked Intelligence*, where the author emphasized the role of digital networks, information technologies, and innovative infrastructures in shaping a new economic paradigm. Today, the digital economy encompasses a wide range of advanced technologies such as Big Data analytics, cloud computing, blockchain, artificial intelligence, robotics, financial technologies (FinTech), and the Internet of Things.*

*This study examines the theoretical foundations and innovative mechanisms that drive the development of the digital economy. Particular attention is given to the transformation of business models, the emergence of digital platforms, and the growing role of personalized digital services. The research highlights the shift from traditional economic systems toward digitally integrated economic environments where producers and consumers interact directly through digital infrastructures.*

*The study also analyzes the role of innovation in economic development based on the theoretical framework proposed by Joseph Schumpeter, who emphasized that innovation is the key driver of economic progress and entrepreneurial development. In the context of the digital economy, innovation manifests itself through new digital business models, technological integration, and the transformation of value creation processes.*

*Furthermore, the paper discusses the importance of financial and institutional support mechanisms for small and medium-sized enterprises (SMEs), which often face limitations in financing innovative activities. The findings suggest that the effective development of the digital economy requires coordinated policies, technological infrastructure development, and institutional support mechanisms that encourage innovation and digital transformation across all sectors of the economy.*

*Overall, the research concludes that the digital economy serves as a powerful driver of economic modernization, productivity growth, and global competitiveness.*

**Keywords:** *digital economy, digital transformation, innovation mechanisms, digital technologies, economic development, digital platforms, FinTech.*

The concept of the digital economy has become one of the most significant drivers of global economic transformation in the twenty-first century. Initially introduced by Don Tapscott, the digital economy refers to economic activities based on digital technologies, digital infrastructures, and information networks. According to Tapscott,

the foundations of the digital economy consist of fundamental innovations such as semiconductors and processors, core technologies including computers, and linking infrastructures such as the Internet and telecommunications networks.

With the rapid diffusion of digital technologies, the scope of the digital economy has expanded considerably. Modern digital economies are characterized by the integration of advanced technologies such as Big Data analytics, cloud computing, blockchain technologies, cognitive computing, robotics, artificial intelligence, and the Internet of Things. These technologies significantly transform production processes, service delivery mechanisms, and market interactions.

In recent years, traditional concepts such as informatization and cybernetics have gradually been replaced by the broader concepts of digitalization and digital transformation. In the industrial sector, these transformations are closely associated with the phenomenon known as the Fourth Industrial Revolution, which reflects the integration of digital technologies into manufacturing systems and business processes.

The digital economy has also become an important element of national development strategies and international policy agendas. Governments and international organizations are increasingly implementing digital strategies aimed at promoting technological innovation, improving digital infrastructure, and enhancing economic competitiveness.

One of the most important features of the digital economy is the emergence of digital platforms. Digital platforms create virtual environments where producers and consumers can interact directly, reducing the need for traditional intermediaries and enabling more efficient market coordination. As a result, digital platforms have become key drivers of value creation in modern economies.

Another important characteristic of the digital economy is the development of personalized service models. Technologies such as artificial intelligence, Big Data analytics, and targeted marketing allow companies to tailor products and services to the specific needs of individual consumers rather than relying on standardized mass production.

From a theoretical perspective, the role of innovation in economic development has been extensively analyzed by Joseph Schumpeter, who argued that economic growth is driven by entrepreneurial innovation and the creative destruction of outdated production systems. In the digital economy, innovation manifests itself through new digital business models, technological convergence, and the transformation of value creation processes.

However, the development of digital innovations requires adequate financial and institutional support mechanisms. Small and medium-sized enterprises often face significant barriers in financing innovation due to limited internal resources. Researchers such as Franklin Allen and Douglas Gale emphasize the importance of bank-based financial systems and financial markets in supporting business development and innovation activities.

Therefore, effective digital economy development requires comprehensive policy frameworks that promote technological innovation, expand digital infrastructure, and improve access to financial resources for innovative enterprises.

### References:

1. Decree of the President of the Republic of Uzbekistan No. PF-60 (2022). Development Strategy of New Uzbekistan for 2022–2026.
2. Joseph Schumpeter. *Foundations of Entrepreneurship*. Moscow: Delo, 1974.
3. Scott J.A., Dinkelberg W.C., Dennis W.J. *Credit, Banks and Small Business – the New Century*. Washington: NFIB Research Foundation, 2003.
4. Franklin Allen & Douglas Gale. *Comparing Financial Systems*. MIT Press, 2000.
5. Engovatova A.A., Pospelova T.V. (2017). *Digital Economy: Advertising Slogan or Reality*.

## MOLIYAVIY SAVODXONLIK DARAJASINING TOMORQA XO'JALIKLARI DAROMADI BARQARORLIGIGA TA'SIRI

**Turobov Sherzod Alisherovich**

*Qarshi davlat texnika universiteti*

*“Buxgalteriya hisobi va audit” kafedrası dotsenti, i.f.f.d. (PhD)*

So'nggi yillarda qishloq xo'jaligida kichik xo'jalik shakllarini rivojlantirish, aholi bandligini ta'minlash hamda daromad manbalarini diversifikatsiya qilish davlat iqtisodiy siyosatining muhim yo'nalishlaridan biriga aylandi. O'zbekiston sharoitida tomorqa xo'jaliklari qishloq aholisining asosiy daromad manbalaridan biri bo'lib, ular nafaqat oziq-ovqat xavfsizligini ta'minlashda, balki qishloq hududlarida ijtimoiy-iqtisodiy barqarorlikni mustahkamlashda ham muhim rol o'ynaydi. Statistika ma'lumotlariga ko'ra, “2025-yilda O'zbekiston Respublikasida yetishtirilgan jami qishloq xo'jaligi mahsulotlarining 62,3 foizi dehqon va tomorqa xo'jaliklari, 29,4 foizi fermer xo'jaliklari va 8,3 foizi qishloq xo'jaligi faoliyatini amalga oshiruvchi tashkilotlar hissasiga to'g'ri kelgan”<sup>142</sup>.

Biroq tomorqa xo'jaliklarining iqtisodiy samaradorligi va daromad barqarorligi ko'p jihatdan xo'jalik egalari tomonidan qabul qilinadigan moliyaviy qarorlarning to'g'riligiga bog'liq. Xususan, ishlab chiqarish xarajatlarini rejalashtirish, kredit va subsidiya imkoniyatlaridan foydalanish, jamg'arma shakllantirish hamda risklarni boshqarish kabi masalalarda moliyaviy savodxonlik muhim ahamiyat kasb etadi. Jahon banki (World Bank) tadqiqotlariga ko'ra, rivojlanayotgan mamlakatlarda aholining moliyaviy savodxonligi darajasi past bo'lgan hududlarda kichik xo'jalik subyektlarining daromadlari o'rtacha 15–20 foizga kamroq shakllanishi kuzatiladi<sup>143</sup>. Shu sababli moliyaviy bilim va ko'nikmalarni oshirish qishloq xo'jaligi subyektlari daromadlarini barqarorlashtirishning muhim omillaridan biri sifatida qaralmoqda.

O'zbekiston qishloq hududlarida ham tomorqa xo'jaliklarining moliyaviy faoliyatida bir qator muammolar mavjud. Xususan, moliyaviy rejalashtirishning yetarli darajada shakllanmaganligi, kredit resurslaridan samarali foydalanish bo'yicha bilimlarning cheklanganligi hamda risklarni boshqarish mexanizmlarining yetarli darajada rivojlanmaganligi tomorqa xo'jaliklari daromadlarining barqarorligiga salbiy ta'sir ko'rsatib kelmoqda. O'zbekiston Respublikasi Milliy statistika qo'mitasi ma'lumotlariga ko'ra, 2025-yilda aholi umumiy daromadlarining asosiy qismi mehnat faoliyatidan olingan daromadlar hisobiga shakllanib, uning ulushi 60,4 foizni tashkil etdi. Mazkur daromadlar tarkibiga yollanma ishchilarning daromadlari bilan bir

<sup>142</sup> [https://stat.uz/img/news/ishlo-khzhaliqi-press-reliz-uzb\\_p17121.pdf](https://stat.uz/img/news/ishlo-khzhaliqi-press-reliz-uzb_p17121.pdf)

<sup>143</sup> <https://openknowledge.worldbank.org/entities/publication/184063e6-52bd-59dd-bbb4-7ec8f840e009>