

DEVELOPMENTS IN RETAIL LOAN ALLOCATION BY COMMERCIAL BANKS

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Abstract

This article analyzed the development trends of retail lending by commercial banks. The study examined lending processes based on digital banking services, remote service delivery, and customer behavior factors. Using statistical data and empirical analysis, the volume, structure, and growth dynamics of loans issued to individuals were evaluated. The practice of microloan allocation was also examined using the case of “Hamkorbank,” highlighting key changes over time. The results showed that the introduction of digital technologies increased the efficiency of lending operations. The relationship between customer age groups and the level of banking service usage was analyzed. Based on the findings, practical recommendations were developed to improve banking services and enhance their competitiveness.

Keywords: retail lending, commercial banks, digital banking services, microloans, customer behavior, credit policy, financial technologies, banking infrastructure

Annotatsiya

Ushbu maqolada tijorat banklari tomonidan chakana kreditlash amaliyotining rivojlanish tendensiyalari tahlil qilindi. Tadqiqotda raqamli bank xizmatlari, masofaviy kreditlash va mijozlar xulq-atvori omillari asosida kredit ajratish jarayonlari o‘rganildi. Statistik ma’lumotlar va empirik tahlillar asosida jismoniy shaxslarga ajratilgan kreditlar hajmi, tarkibi va o‘shish dinamikasi baholandi. “Hamkorbank” misolida mikroqarzlarni ajratish amaliyoti va uning o‘zgarish tendensiyalari ko‘rib chiqildi. Tadqiqot natijasida raqamli texnologiyalarni joriy etish kreditlash samaradorligini oshirgani aniqlandi. Mijozlarning yosh tarkibi va xizmatlardan foydalanish darajasi o‘rtasidagi bog‘liqlik tahlil qilindi. Olingan natijalar asosida bank xizmatlarini takomillashtirish va raqobatbardoshlikni oshirish bo‘yicha amaliy tavsiyalar ishlab chiqildi.

Kalit so‘zlar: chakana kreditlash, tijorat banklari, raqamli bank xizmatlari, mikroqarzlarni, mijoz xulq-atvori, kredit siyosati, moliyaviy texnologiyalar, bank infratuzilmasi

Аннотация

В данной статье проанализированы тенденции развития розничного кредитования коммерческими банками. В исследовании изучены процессы кредитования на основе цифровых банковских услуг, дистанционного обслуживания и поведенческих факторов клиентов. На основе статистических данных и эмпирического анализа оценены объем, структура и динамика роста кредитов, выданных физическим лицам. Также рассмотрена практика предоставления микрокредитов на примере банка «Hamkorbank» и выявлены ее изменения. Результаты исследования показали, что внедрение цифровых

технологий способствовало повышению эффективности кредитования. Проанализирована взаимосвязь между возрастной структурой клиентов и уровнем использования банковских услуг. На основе полученных результатов разработаны практические рекомендации по совершенствованию банковских услуг и повышению их конкурентоспособности.

Ключевые слова: розничное кредитование, коммерческие банки, цифровые банковские услуги, микрокредиты, поведение клиентов, кредитная политика, финансовые технологии, банковская инфраструктура

INTRODUCTION

Today's demand is to improve the quality of services by introducing new types of banking services, using the opportunities of modern financial technologies to improve the efficiency of banking services. In the conditions of digital transformation, remote banking is aimed at widening the range of remote banking services, as well as using innovative technologies to further develop the banking infrastructure.

Currently, commercial banks require their customers to create competitive financial services with the help of high technologies and at the same time, the cost of services is cheap and convenient compared to competitors.

The Development Strategy of New Uzbekistan for 2022-2026 was adopted by the President of the Republic of Uzbekistan on January 28, 2022 based on the decree PF-60. In the 34th goal of this Development Strategy, the task of "increasing the volume of services by 3 times in the next 5 years through the development of services and service sectors in the regions" is defined.

LITERATURE REVIEW

In view of the current state of chaos in the world, I believe it is appropriate to remember the following verses written by Sheikh Saadi about 750 years ago, which are now inscribed as a permanent motto at the headquarters of the United Nations.

The great thinker said: The human race (Bani Bashar) is actually created from a single gem, and if life hurts one part of its body, all other parts of the body become unstable.

Development of the country's economy through lending and their improvement, assessment and management of risky processes arising in the lending procedure, and some aspects of the development of forecast indicators of lending practices have been thoroughly researched in the scientific works of foreign economists Yu.A. Gerasina, R.M. Rasulov and others (Gerasina, Rasulov 2011).

When the opinions of foreign scientists are studied, the American economist Peter S. Rose describes the importance of bank credit as follows, that is, "bank loans help the emergence of new enterprises and business entities and the increase of new jobs, as well as ensure their economic viability," while the well-known Russian economist T. Mazurina justified the existence of the following conditions for the development of lending to the real sector of the economy at the expense of loans from commercial banks, i.e. the presence of an effective economic policy of the state and the increase in the profitability of enterprises and business entities (Rose 1997).

In our opinion, the approaches of both of the above scientists can help the development of business entities of the state and commercial banks and serve to increase their profitability, which in turn can lead to the creation of new jobs and the development of the economy.

A number of scientific and practical suggestions on the development of banks' crediting practices have been developed in the scientific works of Sh.Z.Abdullaeva, O.K.Iminov and others from Uzbek economists. For example, "Based on a thorough analysis of the recommendations of the World Bank and other foreign financial organizations on improving the credit system in the republic, the scientific and methodological aspects of creating a credit mechanism in Uzbekistan that conforms to world standards are substantiated (Iminov 2001) and "The evaluation of credit funds and credit practices when determining the credit price. it is emphasized that the value of the service serves as the main criterion" (Abdullaeva 2000).

Today, the shortcomings in the credit policy of commercial banks and the practice of lending to business entities and their causes, including the fact that the lending procedure of banks in the republic still cannot meet world standards and customer requirements, the fact that the lending practices of commercial banks of developed countries are not applied to commercial banks of the country are the reasons for choosing the subject of this article. it happened. Therefore, it is intended to identify the existing problems of commercial banks in the practice of lending to business entities today, to study the priority aspects of foreign banks' lending practice based on practical analysis, to present their best practices in this field, and to present well-founded scientific proposals regarding the implementation in the practice of lending by commercial banks of Uzbekistan. shows the relevance of the article.

METHODOLOGY

The terms and concepts related to research activities, special rules for their assessment are reflected in normative and legal documents. In the process of research, it is important to improve the scientific methodological apparatus of systematic analysis and conceptual basis in assessing their reliability.

Methods such as induction and deduction, comparison, literature review, calculation of quantitative and qualitative indicators, targeted development were used in the development of scientifically based conclusions and recommendations based on the detailed analysis of the problem raised in the scientific article, systematization of the analysis results.

ANALYSIS AND RESULTS

A strong interbank competitive environment is emerging in our republic among all banks. It shows the need to not only increase the quality and scope of new types of services provided by banks, but also to make service prices affordable and create favorable conditions for customers. One of the most used types of financial services by the main layer of customers is credit or savings, but in the segment of banking services with the possibility of remote management, mobile banking takes the leading place.

However, the main layer of bank customers, i.e. 65 percent, prefer to use traditional banking services, while 35 percent prefer to use remote banking services.

Today, the demands of customers for using banking services remotely are increasing more and more. If the customer's demand is not satisfied on time, the trust of the bank's customers in their bank will fade and the number of loyal customers will decrease. As a result, customers are forced to switch to banks that have introduced a convenient and easy system or to use other banking services. Therefore, as a result of continuous surveys conducted by banks among customers, it becomes possible to determine the wishes and desires of customers.

The Central Bank presented statistical information on the balance of loans allocated to individuals as of January 1, 2023. Accordingly, as of January 1, 2023, the balance of loans allocated to individuals is 31.45 trillion compared to 2021. increased to soums (the share is 45.26 percent) and 100 trillion. 949 billion is making up soum. The share of individuals in the total balance of loans reached 25.9 percent. The composition of loans to individuals is as follows (compared to 2021):

- mortgage loans - 46.46 trillion. soums (+29.25 percent);
- microcredit - 14.65 trillion. soums (+55.38 percent);
- consumer loans - 23.18 trillion. soums (+81.14 percent);
- educational loans - 2.06 trillion. soum;
- other loans - 36 trillion. soum.

In 2021, commercial banks launched 7 bank branches and 220 bank service offices (BSOs) providing all basic services, and the total number of banking institutions reached 2,104, and the number of banking institutions per hundred thousand adult population⁶ was 9. It was 2. In addition, in the reporting year, 835 24/7 self-service banking centers were established, which served to further increase the opportunity for consumers to use banking services around the clock.

Studying consumer behavior in today's digital transformation is a complex and research-intensive process.

We will continue our scientific research with the analysis of data on the allocation of microloans to individuals by "Hamkorbank" ATB in 2020-2025. According to Table 1, trends in loans allocated to individuals using these banking services during the studied period can be seen.

As a result of the research conducted by "Hamkorbank" on microloans, it was found that the loan balance increased by 0.91% with an increase of 198 customers at the end of the year compared to the beginning of 2018. But by the end of 2019, it became known that 219,757.3 soum more loans were allocated than in 2018.

By the end of 2022, there was a sharp decrease in the number of customers under the ADB system of "Hamkorbank" compared to 2019, the main reason for this is that the loan balance increased by only 11.8 percent due to the conditions of the COVID-19 pandemic. However, compared to 2019, the loan allocation decreased by 24.7%. Due to the severe impact on consumers and business finances during the pandemic, it has forced banks to change their traditions and introduce remote services.

Table 1.

**“Hamkorbank” has been offline for years by ATB
the trend of microloans allocation**

Years	Loan amount per year		Year-end loan balance		Change over the year (+ -)		Loans allocated during the year	
	the number	amount	the number	amount	the number	amount	the number	amount
2020	32 872	269 350	33 070	294 951	33 070	294 951	33 268	320 552
2021	33 059	294 867	88 818	643 068	55 759	348 200	57 648	540 309
2022	88 819	643 069	117 394	729 277	28 575	86 208	42 864	455 199
2023	117 394	729 277	131 088	1 157 837	13 694	428 560	77 749	1 211 639
2024	131 086	1 157 829	111 793	1 234 256	-19 293	76 426	51 563	883 903
2025	119 794	1 280 091	105 46	1 009 366	-14 448	-270 725	26 297	562 489

By the end of 2021, "Hamkorbank" has grown by 37.01% according to the ADB system. At the end of 2022, the balance of offline credit decreased sharply to 327,735.6 soums, but it was found to have increased by 6.2% compared to 2021. But by the end of the 11th month of 2023, the growth rate of offline microloans was observed to decrease sharply, that is, according to the results of the 11th month of 2023, it was allowed to decrease sharply by 63.6% compared to 2022.

As we mentioned above, during the COVID-19 pandemic, bank customers demanded extensive use of remote banking services. As a result, the experience and skills of the bank and the bank's customers were formed. Due to the fact that the customers gradually understood the priority of the opportunities created in the online system, the banking services used by many customers began to develop slowly.

According to the results of 11 months of 2025, loans in the amount of 768,824 soums were allocated to 57,644 customers under the ADB system of "Hamkorbank". As a result of studying the processes of using remote banking systems, we conclude that it is important for banks to develop their remote banking strategic actions.

In fact, the young, middle and old age groups should pay special attention to the potential or "new client", that is, we can say that as a result of the introduction of new remote banking products, all services of the banking sector will be the basis for further development. The reason is that the main layer of users of remote banking services is between the ages of 18-30, that is, when a survey is conducted regarding the formation of funds from the above-mentioned sources of income, they are mainly "financially dependent", that is, the layer where money is transferred to their cards by their parents.

Table 1 above shows that 56 percent of the main users of the microloan online loan type are 30-50 years old. In the next place, 34 percent of citizens aged 18-30 indicate that this type of service is actively used. But the 50+ age group is among the

most passive users, accounting for only 11 percent. However, it is not surprising that the 50+ age group uses this type of service less often, because this age group does not have enough knowledge or experience in using mobile applications or smartphones, so people of this age group prefer to go to bank offices and apply offline.

Table 2.

№	By age	allocated during 2023		
		Number	Amount	in percent
1	18-30	19 407	231 036	34
2	30-50	32 168	442 738	56
3	50+	6 069	95 050	11
Total		57 644	768 824	100

Therefore, it is necessary to enable the citizens of this age group to use the microloan Online credit type even before coming to the bank offices.

Therefore, it is worth mentioning that the use of traditional methods by the 50+ age group of the microcredit Online credit type will not work for banks, but for the 50+ age group who lack skills, we will have to introduce a "pioneer" voice robot system to new users through a mobile application. As a result of this, the age groups older than 50 years have been created an opportunity to use mobile applications, and their desire and desire is increasing. microloan leads to an increase in the number of online loans.

In addition, as the need of customers for this type of service is increasing today, the creation of additional benefits for potential customers of the bank leads to the provision of effective services to its customers in competitive conditions. In this regard, it is enough to leave one application for online microloan allocation to potential customers through the bank's mobile application, that is, within a few minutes, the amount requested in the application for the card balance should be formed. Therefore, we can say that the number of potential customers will increase in the future due to the convenience and speed created for customers in the mobile application, attracting many customers and increasing the quality of the services provided.

In our opinion, the conclusions formed on the basis of the survey can help to identify existing problems and further improve banking services.

The survey was conducted on December 1-25, 2023, and 196 respondents participated in it.

In carrying out the analysis, we take the non-monetary factors as fixed factors and try to study the dependence of the non-monetary factors on them.

We will try to determine this relationship by using the Chi-square (Chi-square) $\chi^2 = \sum \frac{(O-E)^2}{E}$ formula and evaluate it based on the statistical Chi-square of the correlation between the answers to the questions. We form the P-value (significance value) based on 0.05.

Among the total respondents, 102 men and 94 women participated. It should be noted that there are 3 men

Table 3.
Status of dependence of income by gender and region of residence

Indicator name	Male	A woman	City	Village	Total
I have my own business	0,42	0,11	0,90	0,87	2,31
I have a regular salary	0,04	2,04	0,07	0,13	2,28
I am busy with seasonal work	0,18	1,63	0,20	0,66	2,67
I have no income, I am unemployed	3,23	0,11	1,50	0,29	5,13
Total	3,87	3,88	2,77	2,95	13,39

As can be seen from the data of Table 3, the relationship between gender and region of residence in having income is not significant. This shows that the distribution of income is uneven, and it is necessary to analyze other factors in the delivery of banking services.

During our research, we try to assess the level of use of banking services based on the respondents' age, gender, income and place of residence. In doing so, we found it appropriate to focus on studying the following relationships. In this case, we use the Sperman correlation test. Below we can see the formula:

$$r_s = \rho_{R(X),R(Y)} = \frac{\text{cov}(R(X), R(Y))}{\sigma_{R(X)} \cdot \sigma_{R(Y)}}$$

r_s (ρ) - Represents Sperman's coefficient, where Pearson's coefficient represents a non-parametric measure between rows.

We focus on evaluating the correlation between two of the questions asked in the questionnaire. In this we distinguish based on monetary and non-monetary indicators. Non-monetary factors include age, gender, place of residence, education, and monetary factors such as income and source.

A relationship is negative monotonic if the Sperman coefficient is close to -1 (negative one), positive monotonic if close to 1 (positive one), and no relationship exists if it is 0 (zero). If $|\rho| > 0.7$ indicates that the relationship is strong.

Some scientific conclusions can be made regarding statistically significant correlations. In particular, it can be observed that the level of information has a positive effect on the circumstances of obtaining or intending to obtain a loan from the bank. So, increasing the level of education of people leads to the development of their attitude towards credit.

Table 4.
The relationship between non-monetary factors and banking services

Indicator name	Young	Sex	Residential area	Information
Have you taken a loan from the bank or are you going to take one?	-0,058 (0,464)	-0,138 (0,070)	0,118 (0,164)	0.173 (0,156)
Where do you get information about getting a loan from a bank?	-0,007 (0,945)	-0,036 (0,624)	0,006 (0,946)	-0,067 (0,566)

Indicator name	Young	Sex	Residential area	Information
What application do you use to transfer money from your plastic card?	0.023 (0,696)	0,041 (0,578)	-0,029 (0,684)	0,111 (0,309)
When was the last time you went to the bank?	-0.158 (0,402)	-0,041 (0,578)	-0,109 (0,200)	-0,075 (0,497)
When was the last time you transferred money from your plastic card?	0.042 (0,679)	-0,021 (0,789)	-0,085 (0,293)	0,063 (0,600)
What type of bank loan do you pay off?	-0,047 (0,536)	0,022 (0,779)	-0,058 (0,441)	-0,004 (0,978)

The analysis of non-monetary factors from the point of view of inclination to banking services in Andijan region reflects the following situations (Table 4):

In our opinion, non-monetary factors do not have a high correlation, it can be shown that conducting the survey is related to different audiences. Hospital, library and bank visitors were randomly asked to answer questions. This may be due to the fact that there are not many bank customers of different classifications.

Therefore, it is necessary to focus on the allocation of online microloans to potential (citizens with a permanent job and a bank card), i.e. front office legal clients of banks.

Due to the fact that the online microloan allocation process for potential customers of the bank is the same as that of a "new customer" and the lack of privileged access, it causes several inconveniences. We can say that this is one of the main factors affecting the decrease in the weight of potential customers in the future.

CONCLUSION AND SUGGESTIONS

In general, banks should try to create new banking services using modern information and communication technologies in their products and services. In our opinion, the above suggestions will be effective in improving banking services in Uzbekistan, and ultimately, we believe that it is important to suggest that the bank will serve to increase the customer base and increase the trust of the population in the bank.

According to the results of our research, in the development of new banking services, it is necessary to develop new types of services taking into account the demands and wishes of users and their needs, so we tried to formulate the following scientific conclusions:

- Banks will issue online microloans through their applications, thereby gradually eliminating manual functions and focusing on automating banking activities.
- Banks will drastically reduce the time required for the documentation process due to the introduction of online microloan remote service systems.
- young, middle and old age groups, as well as potential or "new customers" should be paid attention to separately.
- We need to introduce a "pioneering" voice robot system to our new users of the 50+ age group via a mobile app.
- creation of additional benefits for potential customers of the bank.
- potential customers should be content with leaving one application in the bank

application, that is, within a few minutes, the requested amount in the application for the card balance will be generated.

- To use the information introduced through the information portal intended for individuals, it is necessary to post a short video (GIF).

- prevent the level of risk by managing remote banking services using modern technologies such as blockchain technology and artificial intelligence.

- as a result of conducting continuous surveys among customers, it is possible to determine the wishes and desires of customers.

In general, the system of banks in our republic has been entrusted with large-scale and strategically important tasks. Naturally, their solution largely depends on the fact that the banks in our country are ready for renewal and can successfully pass the tests that life puts before us.

In other words, the final result of the reforms is evaluated by the readiness of the managers and experts working in the banking system to be updated, their professional skills, and their high scientific potential.

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