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MUNDARIJA

AHOLI O‘RTASIDA MOLIYAVIY SAVODXONLIKNI OSHIRISHNING AHAMIYATI	7
Nazarova Ra’no Rustamovna	
INTEGRATING UZBEKISTAN STATE BUDGET STRATEGIES WITH FINANCIAL LITERACY FOR ECONOMIC PROSPERITY	17
Nazarova Rano Rustamovna, Jamolov Bejan Xurshidovich	
O‘ZBEKISTONDA YASHIL LOGISTIKANI RIVOJLANTIRISH ISTIQBOLLARI.....	26
Karrieva Yakutjan Karimovna	
KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SOHASINI HUDUDIY STATISTIK GURUHLASH	33
Akbarova Barno Shuxratovna	
KORXONALARDA RAQAMLI TRANSFORMATSIYA JARAYONI: RAQAMLI MARKETING VOSITALARINI INTEGRATSIYA QILISH VA SAMARADORLIKNI BAHOLASH USULLARI ..	40
Amonov Mirzohid Tuymuratovich	
JIZZAX VILOYATI FERMER XO‘JALIKLARI FAOLIYATINING STATISTIK TADQIQI	47
Ayubjonov Abbas Xosilovich, Ratayev Faxriddin Irismatovich	
UY-JOY KOMMUNAL XO‘JALIGINI YASHIL IQTISODIYOT KONSEPSIYALARI ASOSIDA TASHKIL ETISHNING ILMIY-NAZARIY JIHATLARI.....	58
Berdievva Dilfuza Axatovna, Najmiddinov Sherzod Qiyomiddin o‘g‘li	
KAMBAG‘ALLIK DARAJASINI QISQARTIRISHGA YO‘NALTIRILGAN OILAVIY TADBIRKORLIKDA INSON IMKONIYATLARIGA YONDASHUVI	65
Ernazarova Nilufar Nozimjonovna	
IQTISODIYOTNING RIVOJLANISHIDA SANOAT KORXONALARINING O‘RNI VA IQTISODIY FAOLIYATINING STATISTIK TAHLILI	75
Jalolov Ilhomjon Isomiddinovich	
NEYROMARKETINGNING ZAMONAVIY REKLAMA STRATEGIYALARIGA TA’SIRI	86
Kutbitdinova Moxigul Inoyatovna, Matrizayeva Dilaram Yusubayevna	
O‘ZBEKISTONDA OZIQ-OVQAT XAVFSIZLIGINI TA’MINLASHDA QISHLOQ HO‘JALIK MAHSULOTALARI ISHLAB CHIQRISHNING AHAMIYATI	97
Masharipova Fazilat Axmedovna	
THE IMPORTANCE OF BENCHMARKING IN INCREASING THE COMPETITIVENESS OF MANUFACTURING ENTERPRISES.....	106
Musayeva Shoirazimovna	
KORXONALARNING FAOLIYATIDA DAROMAD VA XARAJAT HISOBINI TAKOMILLASHTIRISH	111
Muxibova Guli Yarkinovna, Turabekova Ominaxon Ulug‘bek qizi	
TRANSPORT TIZIMINI RIVOJLANTIRISHNING O‘ZIGA XOS JIHATLARI	119
Sapayev Axmed Durdibaevich	
“UNIVERSITET 4.0” MODEL: RAQAMLI TRANSFORMATSIYA SHAROITIDA UNIVERSITETLARNING RAQAMLI MARKETING YONDASHUVI	127
Xidoyatov Murod Batirovich	
TURIZM INDUSTRIYASINI RIVOJLANTIRISH YONDASHUVLARI.....	139
Yusupova Mexribon Uktamovna	
MINTAQADA TRANSPORT TIZIMINI TAKOMILLASHTIRISHGA TA’SIR ETUVCHI OMILLAR TADQIQI.....	148
Sapayev Axmed Durdibayevich	
O‘ZBEKISTONDA YUK VA YO‘LOVCHI TASHISH TIZIMINI TAKOMILLASHTIRISH YO‘LLARI.....	154
Anvarova Dilfuza Abdusattor qizi	

BANK XIZMATLARINING TRANSFORMATSIYASI VA MOLIYAVIY TEKNOLOGIYALARINING ROLI.....	162
Azimova Nasiba Shuxratovna	
KORXONALAR FAOLIYATIDA MEHNAT INTIZOMINING IQTISODIY SAMARADORLIKKA TA’SIRI.....	170
Azizova Sayyora Xamidullayevna	
HUDUDLARNING IJTIMOIIY-IQTISODIY RIVOJLANTIRISH STRATEGIYASIDA MAHALLIY BYUDJETLAR BARQARORLIGINI TA’MINLASH YO‘LLARI.....	176
Davlatov Muradbek Sapparboevich	
SIX MAIN STAGES OF THE SUPPLY PROCESS.....	183
Ergashev Jahongir Bakhodirovich	
O‘ZBEKISTONDAGI QURILISH MATERIALLARI SANOATINING RIVOJLANISH TENDENSIYALARI.....	195
Igamova Shaxinya Zikrilloevna	
XALQARO SAYYOHLIK BOZORIDA IJTIMOIIY TARMOQLARDAN FOYDALANISHNING DOLZARB TENDENSIYALARI.....	202
Kasimova Zilola G‘ulomiddinovna	
KORXONA IQTISODIYOTIDA EKOLOGIK BOSHQARUV TIZIMINI JORIY ETISHNING O‘ZIGA XOS XUSUSIYATLARI	210
Qodirov Abduvoxid Abdumannof o‘g‘li	
O‘ZBEKISTONDA TUROPERATORLAR FAOLIYATIDA MARKETINGNI TAKOMILLASHTIRISH	220
Qutlimurotov Fayzullo Sadulayevich	
INNOVATSION MENEJMENT TAMOYILLARI ASOSIDA KORXONALARNING BOSHQARUV SAMARADORLIGINI OSHIRISH.....	229
Shadieva Madina Djaloliddin qizi	
THE IMPORTANCE OF OPERATING EXPENSES IN MANAGEMENT COSTS	237
Turdieva Gulaida Omirbayevna, Maulenberganova Khusnida Khursand qizi	
ILM-FAN SOHASIDA BOZOR MUNOSABATLARINI TASHKIL ETISH TIZIMI VA UNI AMALGA OSHIRISH MEXANIZMI.....	247
Tursunov Bekmuxammad Omonovich	
KORPORATIV BOSHQARUVNING KOMPANIYA KAPITAL QIYMATIGA TA’SIRI	255
Urinov Bobur Nasilloevich	
O‘ZBEKISTONDA MEHMONXONA XO‘JALIGI MILLIY TASNIFLASH TIZIMINI TAKOMILLASHTIRISH YO‘LLARI.....	263
Xamitov Mubin Xabibjonovich	
RAQAMLI TEKNOLOGIYALARINING KO‘ZI OJIZLARNING INTELLEKTUAL FAOLIYATIDAGI O‘RNI	276
Mannopova Manzura Jamil qizi	
HUDUDLARDA ENERGIYA RESURS SAMARADORLIGINI OSHIRISHDA RAQAMLASHTIRISHNING IQTISODIY TAHLILI.....	284
Safarov Akbar Shokirovich	
TO‘QIMACHILIK KLASTERLARIGA SINERGIYANING TA’SIRI VA UNING ELEMENTLARI	291
Tojiyev Sa’dulla Muhitdinovich	
УПРАВЛЕНИЕ ИННОВАЦИЯМИ В СФЕРЕ ЗДРАВООХРАНЕНИЯ НА РЕГИОНАЛЬНОМ УРОВНЕ	302
Абдурахманов Зафар Мамурович	
ПОВЫШЕНИЕ ФИНАНСОВОЙ ГРАМОТНОСТИ В УСЛОВИЯХ ЦИФРОВОЙ ЭКОНОМИКИ	311
Карабаева Гулнора Шарафитдиновна,	

НЕКОТОРЫЕ ОСОБЕННОСТИ ВНЕДРЕНИЯ ЦИРКУЛЯРНОЙ ЭКОНОМИКИ В КИТАЕ .320	
Медынская Ирина Вильевна	
MODA INDUSTRIYASIDA NEYROMARKETINGDAN FOYDALANISH339	
Alimxodjayeva Nargiza Elshodovna	
KORXONALARNING EKSPORT SALOHİYATI VA RAQOBATBARDOSHLIGINI TAHLIL QILISH346	
Jiyamuradov Rustam Nuriddinovich	
RAQAMLI IQTISODIYOT SHAROITIDA AXBOROT-KOMMUNIKATSIYA TEXNOLOGIYALARI YORDAMIDA BIZNES MODELLARINING SHAKLLANISHI351	
Saatova Lolakhon Ergashevna	
MODA INDUSTRIYASIDA RAQAMLI TEXNOLOGIYALARNI JORIY ETISH IMKONIYATLARI359	
Ahmedova Rayhona Jasurbek qizi	
OLIY TA'LIM MUASSALARI BOSHQARUVINI RAQAMLI TEXNOLOGIYALARNI QO'LLASH ORQALI TAKOMILLASHTIRISH367	
Berdiyev Temurbek Maxmudullo o'g'li	
MINTAQALARDA KLASTERLARNING TASHKILY IQTISODIY MEXANIZMLARNI TAKOMILLASHTIRISH376	
Beknazarova Manzura Baxtiyorovna	
O'ZBEKISTON ISHLAB CHIQRUVCHI KORXONALARIDA BRENDNI MILLIY AN'ANALARGA MOS RAVISHDA SHAKLLANTIRISH XUSUSIYATLARI383	
Babaxodjayev Giyosiddin Nasirovich	
THE ROLE OF PROGRAMMATIC ADVERTISING IN DATA-DRIVEN MARKETING: OPTIMIZING TARGETED ADVERTISING STRATEGIES IN THE TOURISM SECTOR392	
Sodikov Mirziyo Odiljon ogli	
UMUMIY FOYDALANISHDAGI AVTOMOBIL YO'LLARINI QURISH, QAYTA QURISH ISHLARIGA XALQARO MOLIYA INSTITUTLARI MABLAG'LARINI JALB QILISH400	
Pardayev Fayzulla G'affarovich	
ПРОБЛЕМЫ И ПЕРСПЕКТИВЫ РАЗВИТИЯ ИННОВАЦИОННОЙ ДЕЯТЕЛЬНОСТИ В ВЫСШИХ УЧЕБНЫХ ЗАВЕДЕНИЯХ УЗБЕКИСТАНА407	
Гафурова Дилшода Рамазановна	
OLIY TA'LIM MUASSASALARIDA RAQAMLI MARKETING VOSITALARI: IJTIMOY MEDIA MARKETINGDAN FOYDALANISHNING IJTIMOY-IQTISODIY MEXANIZMLARI414	
Xamidov Obidjon Xafizovich	
Baxtiyorova Nigina Ulug'bek qizi	
KOMPANIYALAR KAPITAL AKTIVLARINI VAHOLASHNING NAZARIY JHATLARI423	
Bunyod Usmonov Aktam o'g'li	
ЭКОНОМИЧЕСКАЯ БЕЗОПАСНОСТЬ В ФОРМИРОВАНИИ И РАЗВИТИИ КЛАСТЕРОВ ПРОИЗВОДСТВЕННОЙ ПРОМЫШЛЕННОСТИ: ТЕОРЕТИЧЕСКИЙ ОБЗОР427	
Садриддинова Нигора Хуснидиновна	
ИГРЫ И ИГРОВЫЕ ЗАНЯТИЯ ПО ФИНАНСОВОЙ ГРАМОТНОСТИ433	
Фозилова Фирангиза Комиловна	
BILIMLAR IQTISODIYOTINI SHAKLLANTIRISH SHAROITIDA TA'LIM SOHASINING RIVOJLANISH TENDENSIYALARI440	
Xolmirzayev Ulug'bek Abdulazizovich	
INVESTITSIYA LOYIHALARINI DAVLAT TOMONIDAN TARTIBGA SOLISHNING USTUVOR YO'NALISHLARI448	
Mullabayev Baxtiyarjon Bulturbayevich	
O'ZBEKISTONDA ELEKTRON TIJORATNING RIVOJLANISH TENDENSIYALARI458	
Sodiqova Dilafruz Zohid qizi	

O'ZBEKISTONDA YASHIL MOLIYANI RIVOJLANTIRISH IMKONIYATLARI VA STRATEGIK YO'NALISHLARNI ANIQLASH	467
Masharipova Shahlo Adambaevna	
MOBIL ALOQA TARMOQLARINING DUNYO IQTISODIYOTIDA TUTGAN O'RNI	478
Dilafroz Aripova	
TADBIRKORLIK MUHITINI YAXSHILASHNING TASHKILY MOLIYAVIY MEXANIZIMINI TAKOMILLASHTIRISH.	489
Naziraliyev Diyorbek Imomali o'g'li	
SUG'URTA KOMPANIYALAR MOLIYAVIY BARQARORLIGIGA TA'SIR ETUVCHI RISKLAR VA ULARNI BAHOLASH USULLARI	500
Haqberdiyev Bekzod Uktamovich	
AGROKLASTER TIZIMIDA QISHLOQ XO'JALIGI TARMOG'INING RAQOBATBARDOSHLIGINI OSHIRISH MODELLARI VA ULARNI QO'LLASH STRATEGIYALARI.....	509
Jo'rayev Farrux Do'stmirzayevich	
SANOAT KORXONALARIDA ISHLAB CHIQRISH SAMARADORLIGINI OSHIRISHGA TA'SIR ETUVCHI OMILLAR TAHLILI	517
Raximov Anvar Norimovich	
MOLIYA-KREDIT MEXANIZMLARI ORQALI TADBIRKORLIK SUBYEKTLARI FAOLIYATINI RAG'BATLANTIRISH: XORIJIY MAMLAKATLARNING ILG'OR TAJRIBALARI.....	527
Ergashev Otamurod Tashtemirovich	
MUHANDISLIK TA'LIM SOHALARI TALABALARIDA TADBIRKORLIK KOMPETENSIYALARINI RIVOJLANTIRISH MODEL.	536
Butayev Tuxtasin	
O'ZBEKISTONDA SOG'LIQNI SAQLASH SOHASIDAGI ASOSIY KO'RSATKICHLAR TAHLILI.....	543
Abdusattorov Sarvar Shokirovich	
АНАЛИЗ ПРОИЗВОДСТВЕННОЙ СЕТИ МЕТОДАМИ ЭКОНОМИЧЕСКИХ ПОКАЗАТЕЛЕЙ.....	552
Алланиязова Айсапа Муратовна	
KICHIK BIZNES VA XUSUSIY TADBIRKORLIK SOHASINI BARQAROR RIVOJLANTIRISHNING INNOVATSION YONDASHUVLARI.....	564
Yadgarova Nigora Rixsulla qizi	
XORIJIY INVESTITSIYALARNI JALB QILISHNING METODOLOGIK ASOSLARI.....	572
Ibragimov G'anijon G'ayratovich	
O'ZBEKISTONDA ATMOSFERA IFLOSLANISHINI BAHOLASH VA BARQARORLIQNI TA'MINLASH YO'NALISHLARI.....	584
Xamdamov Shoh-Jaxon Raxmat o'g'li	
MOLIYAVIY XAVFLAR TASNIFINI SHAKLLANTIRISH MASALALARI	591
Jabborov Azamat	
RIVOJLANGAN DAVLATLAR INNOVATSION BANK XIZMATLARIDAN FOYDALANISH TAJRIBALARI.....	596
Baymuratova Madina Tursunboy qizi	
IQTISODIYOTNING TARKIBIY O'ZGARISHLARINI KICHIK BIZNES TARAQQIYOTINI TA'MINLASHDAGI ROLINI BAHOLASH MASALALARI	602
Elov Olimdjon Komilovich	

INTEGRATING UZBEKISTAN STATE BUDGET STRATEGIES WITH FINANCIAL LITERACY FOR ECONOMIC PROSPERITY

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Abstract

This article examines the role of state budget strategies in enhancing financial literacy to drive economic prosperity in Uzbekistan. The research highlights the importance of effective budget allocation, public financial education, and fiscal policies in fostering sustainable economic growth. It explores the relationship between government spending efficiency and financial awareness among the population, emphasizing policy recommendations for improved economic resilience.

Keywords: State budget strategies, financial literacy, economic prosperity, fiscal policy, public finance education, budget allocation, Uzbekistan's economic development, financial awareness, economic sustainability

Аннотация

Данная статья рассматривает роль стратегий государственного бюджета в повышении финансовой грамотности для достижения экономического процветания в Узбекистане. Исследование подчеркивает важность эффективного распределения бюджета, публичного финансового образования и фискальной политики для устойчивого экономического роста. В статье анализируется взаимосвязь между эффективностью государственных расходов и финансовой осведомленностью населения, а также предлагаются рекомендации по повышению экономической устойчивости.

Ключевые слова: Стратегии государственного бюджета, финансовая грамотность, экономическое процветание, фискальная политика, образование в сфере публичных финансов, распределение бюджета, экономическое развитие Узбекистана, финансовая осведомленность, экономическая устойчивость, эффективность государственных расходов

Annotatsiya

Mazkur maqola O'zbekistonda davlat budjeti strategiyalarini moliyaviy savodxonlikni oshirish orqali iqtisodiy farovonlikka yo'naltirish masalalarini tahlil qiladi. Tadqiqot samarali budget taqsimoti, jamoat moliyaviy ta'limi va fiskal siyosatning barqaror iqtisodiy rivojlanishni ta'minlashdagi ahamiyatini yoritib beradi. Ushbu maqolada davlat xarajatlarining samaradorligi va aholining moliyaviy ongi o'rtasidagi o'zaro aloqalar tahlil qilinadi hamda iqtisodiy barqarorlikni oshirish bo'yicha siyosat takliflari ishlab chiqiladi.

Kalit soʻzlar: Davlat budjeti strategiyalari, moliyaviy savodxonlik, iqtisodiy farovonlik, fiskal siyosat, jamoat moliyaviy taʼlimi, budget taqsimoti, Oʻzbekiston iqtisodiy rivojlanishi, moliyaviy ong, iqtisodiy barqarorlik, davlat xarajatlarining samaradorligi

INTRODUCTION

Economic prosperity is a crucial goal for any nation, also for Uzbekistan, requiring a well-balanced approach to fiscal policy, resource allocation, and financial awareness among the population. Uzbekistan, as an emerging economy, has been implementing various budgetary strategies to stimulate economic development while ensuring financial stability. However, the effectiveness of these strategies largely depends on the financial literacy of individuals, businesses, and policymakers.

A financially educated population is more likely to make informed economic decisions, contribute to national savings, and support sustainable economic growth. The state budget serves as a fundamental tool for managing national resources, supporting infrastructure, and fostering investment in key sectors. In Uzbekistan, budget strategies aim to enhance economic efficiency, promote innovation, and improve the standard of living.

Nevertheless, the success of these policies is often hindered by limited financial awareness among the public, leading to inefficient resource utilization, weak financial planning, and suboptimal investment decisions. Strengthening financial literacy can bridge this gap, ensuring that budget allocations translate into tangible economic benefits. Research shows that financial literacy plays a significant role in economic decision-making at both micro and macro levels. Individuals with higher financial knowledge tend to engage in productive financial behaviors, such as saving, investing, and responsible borrowing.

At the macroeconomic level, an informed citizenry contributes to improved tax compliance, reduced financial risks, and enhanced economic resilience. Therefore, integrating financial literacy programs with state budget strategies can amplify the impact of public finance policies and create a more robust economic environment. This article explores the relationship between Uzbekistan's state budget strategies and financial literacy, assessing how improved financial awareness can enhance the effectiveness of fiscal policies.

It examines key areas where financial education can be integrated into budget planning, discusses the challenges associated with financial illiteracy, and proposes policy recommendations to optimize economic outcomes. By fostering a financially literate society, Uzbekistan can maximize the benefits of its budgetary allocations, promote inclusive economic growth, and achieve long-term financial stability.

METHODOLOGY

This study employs a mixed-method approach that integrates qualitative and quantitative research methodologies to examine the interplay between Uzbekistan's state budget strategies and financial literacy. The methodology consists of several elements, which help us to understand both the basic concepts and state-level approaches to financial literacy and Uzbekistan's state budget.

The first method used in our article is secondary data analysis, which helps us review existing literature, financial reports, and policy documents from international organizations such as the Asian Development Bank (ADB), World Bank, International Finance Corporation (IFC), and the United Nations Development Program (UNDP) to assess fiscal strategies and financial literacy levels in Uzbekistan.

The second method is comparative policy evaluation. In this method, we analyze global best practices in financial literacy education and public finance management, comparing them to Uzbekistan's current framework. In this article, we use the empirical data review method to evaluate statistical data on financial inclusion, public awareness of budgetary processes, and economic indicators such as GDP growth, savings rates, and tax compliance. We also organize case studies to examine specific reforms and initiatives implemented in Uzbekistan, their effectiveness, and the challenges faced in fostering financial literacy and budget efficiency.

ANALYSIS AND RESULTS

The findings from this study reveal several critical insights regarding the relationship between financial literacy and budget effectiveness in Uzbekistan. One of the most significant issues is the low level of financial inclusion and public awareness. According to the Asian Development Bank (ADB) and the International Finance Corporation (IFC), Uzbekistan has one of the lowest financial inclusion rates in the region, with only 36% of adults owning a formal financial account (IFC, 2023). This statistic highlights a significant gap in the accessibility and utilization of financial services, which, in turn, affects economic stability and personal financial security.

A major contributing factor to low financial inclusion is the widespread lack of financial literacy, particularly in rural areas where educational resources and financial infrastructure are limited. Many individuals have little to no knowledge of fundamental financial concepts, such as budgetary allocations, taxation policies, credit management, and investment strategies. This knowledge gap prevents individuals from making informed financial decisions, leading to inefficient use of resources, poor savings habits, and vulnerability to financial shocks.

Moreover, the reliance on informal financial networks remains prevalent across the country. Many individuals and businesses prefer traditional cash-based transactions or informal lending systems due to distrust in formal banking institutions, bureaucratic hurdles, and limited financial literacy. While these informal networks provide short-term financial solutions, they also limit long-term economic opportunities by restricting access to credit, structured savings mechanisms, and formal investment channels.

Without proper financial documentation and a history of transactions within the formal banking system, many businesses and individuals find it challenging to secure loans, expand their operations, or invest in productive assets.

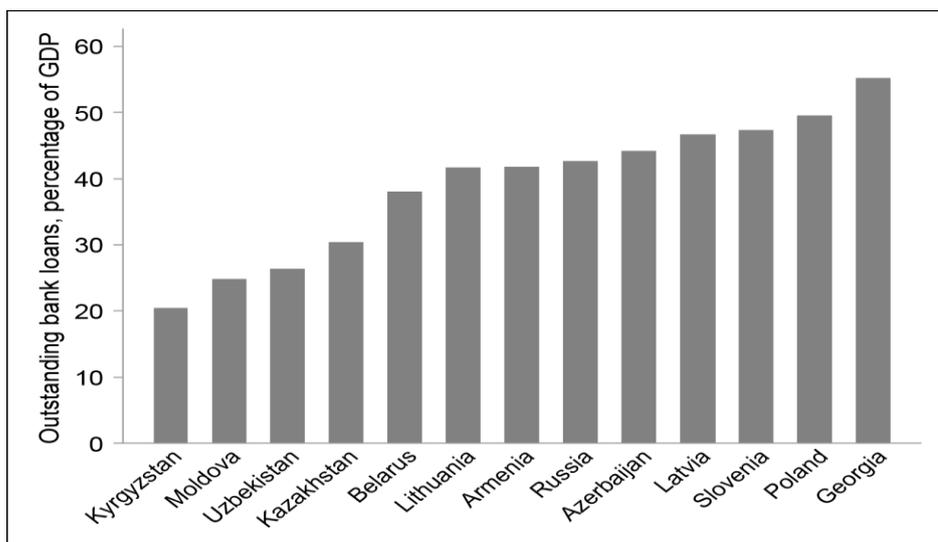


Figure 1: Banking Sector Credit to GDP Ratio in Transition Economies¹

In conclusion, the low financial inclusion rate and lack of public awareness in Uzbekistan present significant challenges to budget effectiveness and economic stability. Addressing these issues requires coordinated efforts from the government, financial institutions, and educational organizations to promote financial literacy, expand access to formal financial services, and enhance public engagement in financial decision-making. Without these reforms, the gap between financial potential and economic growth will continue to widen, limiting the country’s ability to achieve sustainable development goals.

The second problem is fiscal policy and public participation deficiencies, which are among the crucial issues that we will discuss further. Budget transparency and public participation in fiscal planning remain low. The World Bank (2024) indicates that Uzbekistan’s state budget formulation lacks significant input from citizens and small businesses. While reforms are being introduced to enhance fiscal responsibility, many government budget allocations lack efficiency, with public expenditure often failing to achieve the desired economic impact. Empirical data suggests that regions with higher financial literacy tend to have better business performance, higher savings rates, and more efficient tax compliance. Limited financial literacy contributes to poor investment decisions, higher debt burdens, and reduced economic mobility, affecting overall economic growth.

¹ <https://www.adb.org/publications/financial-inclusion-regulation-literacy-uzbekistan>

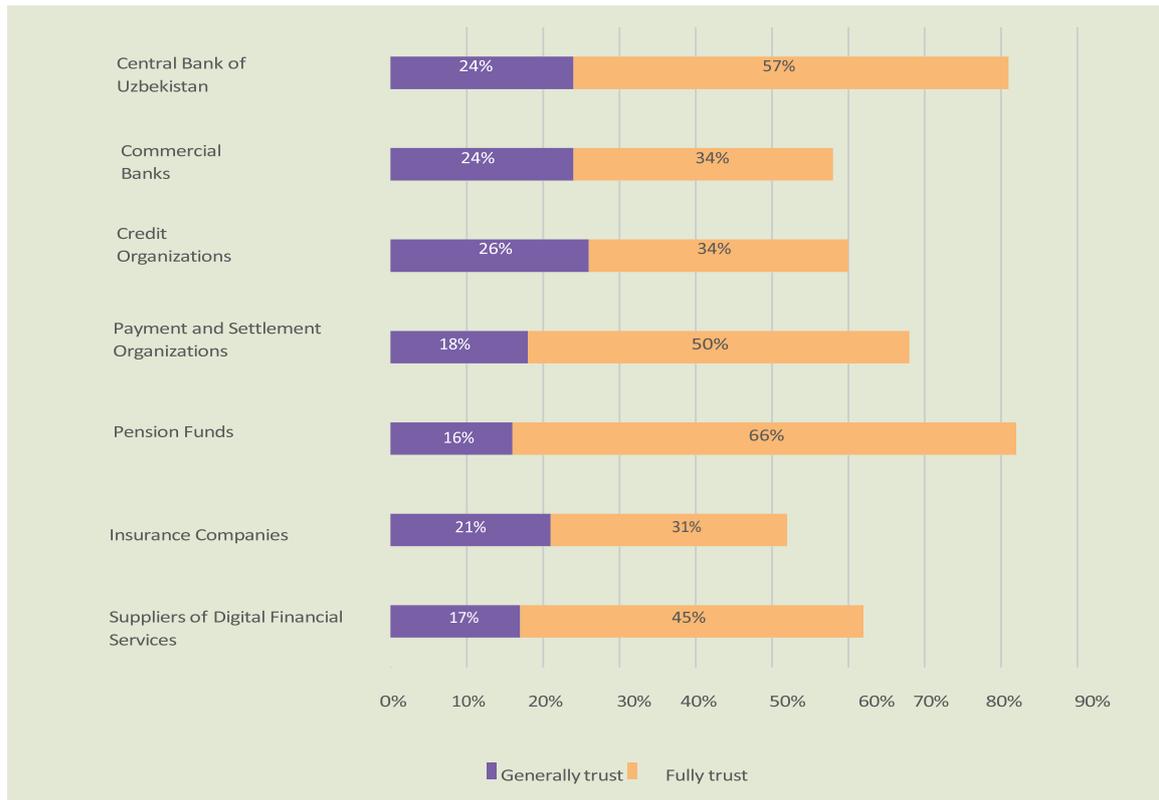


Figure 2: Trust degree in financial institutions in Uzbekistan¹

Government Initiatives to Improve Financial Awareness

Improving financial awareness is a crucial aspect for the development of Uzbekistan. The Uzbekistan National Development Strategy 2030 includes provisions for improving financial literacy as a core economic development goal. UNDP's

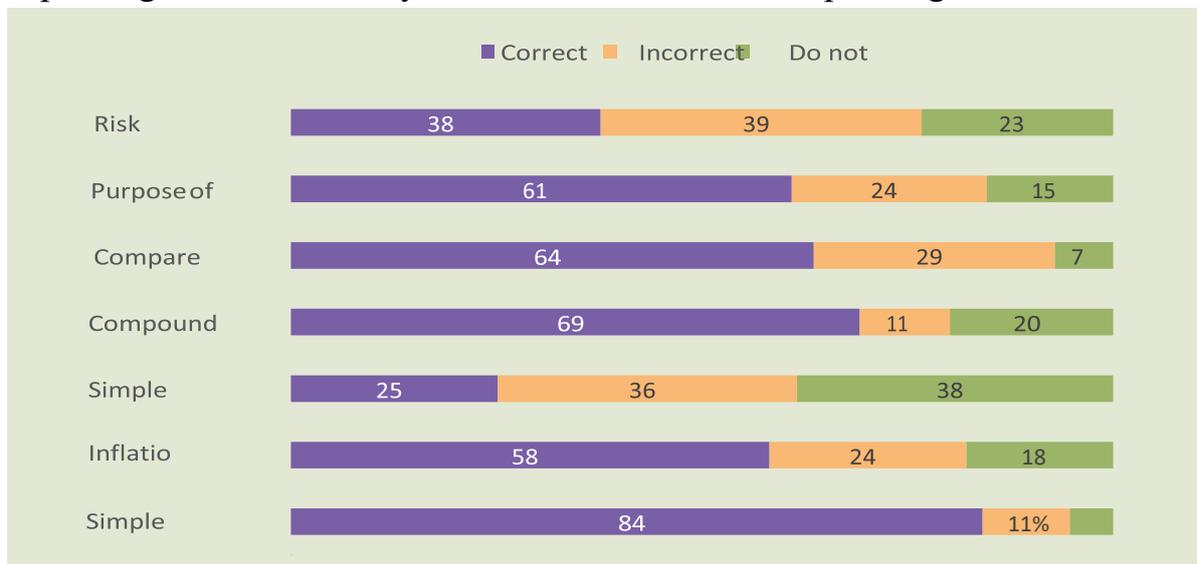


Figure 3: Overview of the financial literacy survey²

¹ <https://www.undp.org/uzbekistan/publications/integrated-national-financing-strategy-republic-uzbekistan>

² <https://www.undp.org/uzbekistan/publications/integrated-national-financing-strategy-republic-uzbekistan>

Table 1: Financial Capabilities by Social and Demographic factors:¹

VARIABLES	Budgeting	Saving capacity	Living within means	Planning for unexpected expenses	Provision for old age	Choosing financial products
	(0.0024)	(0.0025)	(0.0034)	(0.0034)	(0.0027)	(0.0032)
Age	0.0049***	-0.0041	0.0044	0.0004	-0.0068**	0.0047
Gender	(0.0514)	(0.0527)	(0.0704)	(0.0712)	(0.0571)	(0.0673)
Female	-0.0035	-0.0412	0.0302	-0.0013	0.1620***	0.0524
Location	(0.0496)	(0.0507)	(0.0668)	(0.0680)	(0.0547)	(0.0651)
Rural	0.2255***	0.1578***	-0.0709	0.0798	-0.0168	-0.0770
No schooling as baseline	(0.1427)	(0.1471)	(0.1914)	(0.1894)	(0.1689)	(0.2128)
Primary school	0.2251	0.4364***	-0.7521***	0.1033	-0.2814*	0.0428
	(0.1432)	(0.1477)	(0.1918)	(0.1904)	(0.1685)	(0.2127)
Secondary and vocational school	0.0739	0.4914***	-0.7742***	0.2726	-0.4234**	0.1232
	(0.1582)	(0.1633)	(0.2158)	(0.2155)	(0.1872)	(0.2250)
Tertiary school	0.0683	0.4635***	-0.6401***	0.3391	-0.4901***	0.3938*
Out of labor force as baseline	(0.0739)	(0.0754)	(0.1024)	(0.1046)	(0.0747)	(0.1029)
Self-employed	0.1681**	0.1551**	-0.2374**	0.1332	-0.0017	0.0628
	(0.0993)	(0.1021)	(0.1326)	(0.1377)	(0.1008)	(0.1393)
Informal sector	-0.0606	0.0395	-0.3207**	0.0472	-0.0528	0.1296
	(0.0704)	(0.0720)	(0.0957)	(0.0943)	(0.0720)	(0.0871)
Formal sector	-0.0626	-0.1219*	-0.0431	-0.1132	-0.4645***	0.1504*
	(0.0881)	(0.0903)	(0.1166)	(0.1183)	(0.1160)	(0.1178)
Retired	0.1034	-0.1383	-0.2306**	-0.1307	-0.3462***	0.0855
First quartile as baseline	(0.0527)	(0.0539)	(0.0708)	(0.0709)	(0.0581)	(0.0716)
Second quartile	0.0909*	0.4786***	-0.2110***	-0.0424	-0.2015***	0.1456**
	(0.0773)	(0.0799)	(0.1218)	(0.1189)	(0.0871)	(0.0960)
Third quartile	0.1067	0.8558***	-0.2828**	-0.1028	-0.4266***	0.2434**
	(0.1848)	(0.1922)	(0.3042)	(0.4330)	(0.2090)	(0.2044)
Fourth quartile	0.2039	0.9923***	-0.4361	0.8070*	-0.6871***	0.1560

Standard error in parentheses p<0.01, p<0.05, p<0.1

¹ <https://www.undp.org/uzbekistan/publications/integrated-national-financing-strategy-republic-uzbekistan>

Integrated National Financing Strategy (2024) highlights the need for coordinated efforts to increase financial awareness, enhance tax compliance, and develop digital financial services to promote economic resilience.

The results indicate a direct correlation between financial literacy and economic efficiency. Key analytical insights show that budget misallocation due to low public financial awareness occurs because citizens who lack financial knowledge are less likely to engage in discussions about public spending, leading to ineffective budget utilization. Financial illiteracy leads to lower savings and investment rates, with households and businesses with inadequate financial knowledge being more prone to excessive borrowing, limited wealth accumulation, and suboptimal financial planning.

Even when individuals possess basic financial knowledge, they may struggle to effectively apply it in real-life situations. To explore the role of attitudes in shaping financial decision-making and assess how these attitudes translate into actual financial behavior, the survey included questions covering various aspects of financial capability. These questions were designed to capture attitudes, motivations, and behavioral patterns related to financial management.

This section provides an overview of both the strengths and areas for improvement observed among surveyed individuals in Uzbekistan regarding their financial behaviors, attitudes, and planning habits. The analysis of the Uzbekistan dataset identified six key components of financial capability, some of which pertain to financial behaviors, while others reflect attitudes or motivational factors. Each component was assessed using a set of relevant questions, with the relationships between these variables analyzed through a statistical method known as Principal Component Analysis (PCA).

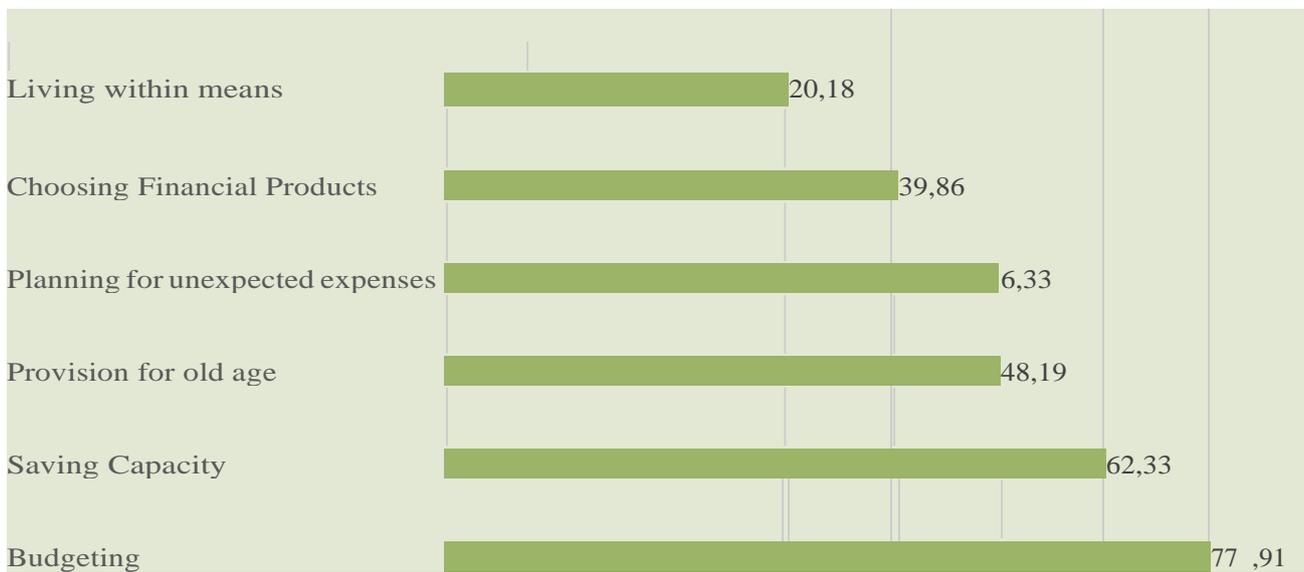


Figure 3: Average financial capability scores¹

PCA is a data-reduction technique that identifies a small number of linear combinations of variables that account for most of the variation in the dataset. This

¹ World Bank (2024). *Uzbekistan: Economic Transformation and Fiscal Policy*. Retrieved from worldbank.org.

approach enables the grouping of different variables that capture various aspects of the same financial capability component into a single indicator or score. The resulting component scores range from 0 (lowest level) to 100 (highest level), offering a standardized measure of financial capability (see Figure 3).

Weak policy execution, despite positive governmental initiatives, is also important. Although Uzbekistan has introduced several financial literacy policies, their implementation remains inconsistent due to institutional limitations and lack of public engagement.

Discussion

To maximize the impact of Uzbekistan's state budget strategies, the government must integrate financial literacy into national economic planning. Key policy recommendations include five parts. The first part is strengthening financial education systems, which involves incorporating mandatory financial literacy programs in primary, secondary, and higher education curricula. Additionally, developing training programs for teachers and public officials to effectively deliver financial education is essential.

The second part is enhancing public engagement in budgetary processes, which includes increasing transparency in state budget allocations by publishing budgetary data in user-friendly formats. Furthermore, establishing digital platforms where citizens can track government spending and provide feedback on fiscal policies is recommended.

The third part is expanding financial services and digital banking, which aims to improve access to mobile banking and microfinance institutions in rural areas to ensure broader financial inclusion. Additionally, strengthening digital financial literacy campaigns will encourage the adoption of secure and effective banking solutions.

The fourth part is encouraging responsible financial behavior. This involves introducing government-backed savings incentives and investment products to promote long-term financial planning, as well as implementing tax benefits for businesses and individuals that actively engage in financial education programs.

The fifth part is strengthening institutional support for financial literacy by enforcing policies requiring financial institutions to offer consumer financial education services. Establishing public-private partnerships to expand financial literacy initiatives nationwide is also crucial.

CONCLUSIONS AND RECOMMENDATIONS

Financial literacy is a critical factor in ensuring the effectiveness of Uzbekistan's state budget strategies. This study highlights the following points to ensure development: Financial illiteracy limits economic efficiency and fiscal policy effectiveness. A well-informed population can lead to better resource allocation, higher savings rates, and improved tax compliance. Finally, government efforts must go beyond policy creation to include stronger implementation, monitoring, and engagement with citizens.

By integrating financial literacy into state budget strategies, Uzbekistan can create a more economically resilient society, ensuring sustainable development and long-term financial prosperity.

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