

SCIENCE
PROBLEMS.UZ

ISSN: 2181-1342 (ONLINE)

№ 8 (3) - 2023

ИЖТИМОЙ-ГУМАНИТАР ФАНЛАРНИНГ
ДОЛЗАРБ МУАММОЛАРИ

АКТУАЛЬНЫЕ ПРОБЛЕМЫ
СОЦИАЛЬНО-ГУМАНИТАРНЫХ НАУК

ACTUAL PROBLEMS OF HUMANITIES
AND SOCIAL SCIENCES



ЭЛЕКТРОН ЖУРНАЛ

ЭЛЕКТРОННЫЙ ЖУРНАЛ

ELECTRONIC JOURNAL



ISSN: 2181-1342 (Online)

Сайт: <https://scienceproblems.uz>

DOI: 10.47390/SCP1342V3I8Y2023

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**АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО-
ГУМАНИТАРНЫХ НАУК**

ACTUAL PROBLEMS OF HUMANITIES AND SOCIAL SCIENCES

ТОШКЕНТ-2023

БОШ МУҲАРРИР:

Исанова Феруза Тулқиновна

ТАҲРИР ҲАЙЪАТИ:

07.00.00-ТАРИХ ФАНЛАРИ:

Юлдашев Анвар Эргашевич – тарих фанлари доктори, сиёсий фанлар номзоди, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Мавланов Уктам Махмасабирович – тарих фанлари доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Хазраткулов Абдор – тарих фанлари доктори, доцент, Ўзбекистон давлат жаҳон тиллари университети.

08.00.00-ИҚТИСОДИЁТ ФАНЛАРИ:

Карлибаева Рая Хожабаевна – иқтисодиёт фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Худойқулов Садирдин Каримович – иқтисодиёт фанлари доктори, доцент, Тошкент давлат иқтисодиёт университети;

Азизов Шерзод Ўктамович – иқтисодиёт фанлари доктори, доцент, Ўзбекистон Республикаси Божхона институти;

Арабов Нурали Уралович – иқтисодиёт фанлари доктори, профессор, Самарқанд давлат университети;

Холов Актам Хатамович – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Шадиева Дилдора Хамидовна – иқтисодиёт фанлари бўйича фалсафа доктори (PhD), доцент в.б, Тошкент молия институти;

Шакаров Қулмат Аширович – иқтисодиёт фанлари номзоди, доцент, Тошкент ахборот технологиялари университети

09.00.00-ФАЛСАФА ФАНЛАРИ:

Ҳакимов Назар Ҳакимович – фалсафа фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Яхшиликков Жўрабой – фалсафа фанлари доктори, профессор, Самарқанд давлат университети;

Ғайбуллаев Отабек Мухаммадиевич – фалсафа фанлари доктори, профессор, Самарқанд давлат чет тиллар институти;

Ҳошимхонов Мўмин – фалсафа фанлари доктори, доцент, Жиззах педагогика институти;

Носирходжаева Гулнора Абдукаҳхаровна – фалсафа фанлари номзоди, доцент, Тошкент давлат юридик университети.

10.00.00-ФИЛОЛОГИЯ ФАНЛАРИ:

Ахмедов Ойбек Сапорбаевич – филология фанлари доктори, профессор, Ўзбекистон давлат жаҳон тиллари университети;

Кўчимов Шухрат Норқизилович – филология фанлари доктори, доцент, Тошкент давлат юридик университети;

Салахутдинова Мушарраф Исамутдиновна – филология фанлари номзоди, доцент, Самарқанд давлат университети;

Кучкаров Раҳман Урманович – филология фанлари номзоди, доцент в/б, Тошкент давлат юридик университети;

Юнусов Мансур Абдуллаевич – филология фанлари номзоди, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Саидов Улугбек Арипович – филология фанлари номзоди, доцент, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси.

12.00.00-ЮРИДИК ФАНЛАРИ:

Ахмедшаева Мавлюда Ахатовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Мухитдинова Фирюза Абдурашидовна – юридик фанлар доктори, профессор, Тошкент давлат юридик университети;

Эсанова Замира Нормуратовна – юридик фанлар доктори, профессор, Ўзбекистон Республикасида хизмат кўрсатган юрист, Тошкент давлат юридик университети;

Ҳамроқулов Баҳодир Мамашарифович – юридик фанлар доктори, профессор в.б., Жаҳон иқтисодиёти ва дипломатия университети;

Зулфиқоров Шерзод Хуррамович – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Жамоат ҳавфсизлиги университети;

Хайитов Хушвақт Сапарбаевич – юридик фанлар доктори, профессор, Ўзбекистон Республикаси Президенти ҳузуридаги Давлат бошқаруви академияси;

Асадов Шавкат Ғайбуллаевич – юридик фанлар доктори, доцент, Ўзбекистон Республикаси

Президенти ҳузуридаги Давлат бошқаруви академияси;

Сайдуллаев Шахзод Алиханович – юридик фанлар номзоди, профессор, Тошкент давлат юридик университети;

Амиров Зафар Актамович – юридик фанлар бўйича фалсафа доктори (PhD), Ўзбекистон Республикаси Судьялар олий кенгаши ҳузуридаги Судьялар олий мактаби

13.00.00-ПЕДАГОГИКА ФАНЛАРИ:

Ҳашимова Дильдархон Уринбоевна – педагогика фанлари доктори, профессор, Тошкент давлат юридик университети;

Ибрагимова Гулнора Хавазматовна – педагогика фанлари доктори, профессор, Тошкент давлат иқтисодиёт университети;

Закирова Феруза Махмудовна – педагогика фанлари доктори, Тошкент ахборот технологиялари университети ҳузуридаги педагогик кадрларни қайта тайёрлаш ва уларнинг малакасини ошириш тармоқ маркази;

Тайланова Шоҳида Зайниевна – педагогика фанлари доктори, доцент.

19.00.00-ПСИХОЛОГИЯ ФАНЛАРИ:

Каримова Васида Маманосировна – психология фанлари доктори, профессор, Низомий номидаги Тошкент давлат педагогика университети;

Ҳайитов Ойбек Эшбоевич – Жисмоний тарбия ва спорт бўйича мутахассисларни қайта тайёрлаш

ва малакасини ошириш институти, психология фанлари доктори, профессор

Умарова Навбаҳор Шокировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети, Амалий психология кафедраси мудири;

Атабаева Наргис Батировна – психология фанлари доктори, доцент, Низомий номидаги Тошкент давлат педагогика университети;

Қодиров Обид Сафарович – психология фанлари доктори (PhD), Самарканд вилоят ИИБ Тиббиёт бўлими психологик хизмат бошлиғи.

22.00.00-СОЦИОЛОГИЯ ФАНЛАРИ:

Латипова Нодида Мухтаржановна – социология фанлари доктори, профессор, Ўзбекистон миллий университети кафедра мудири;

Сеитов Азамат Пўлатович – социология фанлари доктори, профессор, Ўзбекистон миллий университети;

Содиқова Шоҳида Мархабоевна – социология фанлари доктори, профессор, Ўзбекистон халқаро ислом академияси

23.00.00-СИЁСИЙ ФАНЛАР

Назаров Насриддин Атакулович – сиёсий фанлар доктори, фалсафа фанлари доктори, профессор, Тошкент архитектура қурилиш институти;

Бўтаев Усмонжон Хайруллаевич – сиёсий фанлар доктори, доцент, Ўзбекистон миллий университети кафедра мудири.

ОАК Рўйхати

Мазкур журнал Вазирлар Маҳкамаси ҳузуридаги Олий аттестация комиссияси Раёсатининг 2022 йил 30 ноябрдаги 327/5-сон қарори билан тарих, иқтисодиёт, фалсафа, филология, юридик ва педагогика фанлари бўйича илмий даражалар бўйича диссертациялар асосий натижаларини чоп этиш тавсия этилган илмий нашрлар рўйхати (Рўйхатга) киритилган.

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Муассис: “SCIENCEPROBLEMS TEAM” масъулияти чекланган жамият.

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Тошкент шаҳри, Яккасарой тумани, Кичик Бешёғоч кўчаси, 70/10-уй. Электрон манзил: scienceproblems.uz@gmail.com
Телеграм канал: https://t.me/scienceproblems_uz

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THE ROLE OF THE DIGITAL ECONOMY IN MODELING THE FINANCIAL ACTIVITIES OF ENTERPRISES

Abstract. This article examines the profound role the digital economy plays in modeling the financial activities of enterprises. It delves into the modern tools and mechanisms for implementing efficient financial processes and facilitating digital transformation in companies. The study harnesses a qualitative methodological approach and provides an empirical analysis of the digital economy's impact on enterprise finance, illustrating how the adoption of digital technology reshapes financial practices.

Keywords: digital economy, financial activities, digital finance, fintech, blockchain technology, artificial intelligence, machine learning.

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РОЛЬ ЦИФРОВОЙ ЭКОНОМИКИ В МОДЕЛИРОВАНИИ ФИНАНСОВОЙ ДЕЯТЕЛЬНОСТИ ПРЕДПРИЯТИЙ

Аннотация. В данной статье исследуется глубокая роль цифровой экономики в моделировании финансовой деятельности предприятий. В нем рассматриваются современные инструменты и механизмы для внедрения эффективных финансовых процессов и содействия цифровой трансформации компаний. В исследовании используется качественный методологический подход и проводится эмпирический анализ влияния цифровой экономики на финансы предприятий, иллюстрирующий, как внедрение цифровых технологий меняет финансовую практику.

Ключевые слова: цифровая экономика, финансовая деятельность, цифровые финансы, финтех, технология блокчейн, искусственный интеллект, машинное обучение.

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KORXONALARNING MOLIYAVIY FAOLIYATINI MODELLASHDA RAQAMLI IQTISODIYOTNING O‘RNI

Annotatsiya. Ushbu maqola raqamli iqtisodiyot korxonalarining moliyaviy faoliyatini modellashtirishda chuqur rol o‘ynaydi. U samarali moliyaviy jarayonlarni amalga oshirish va kompaniyalarda raqamli

transformatsiyani osonlashtirish uchun zamonaviy vositalar va mexanizmlarni o'rganadi. Tadqiqot sifatli metodologik yondashuvdan foydalanadi va raqamli iqtisodiyotning korxonalar moliyasiga ta'sirining empirik tahlilini taqdim etadi va raqamli texnologiyalarni qo'llash moliyaviy amaliyotni qanday o'zgartirishini ko'rsatadi.

Kalit so'zlar: raqamli iqtisodiyot, moliyaviy faoliyat, raqamli moliya, fintech, blokcheyn texnologiyasi, sun'iy intellekt.

DOI: <https://doi.org/10.47390/SCP1342V3I8Y2023N09>

Introduction. The rapid evolution of digital technologies has ushered in a new era known as the digital economy, dramatically changing the way businesses operate. As posited by Bughin et. al in 2018 [1], the digital economy refers to an economic paradigm based on digital technologies, which encompasses the entire spectrum of economic activities that leverage digitized information and knowledge as key factors of production. Within this landscape, one of the most significantly impacted sectors is finance, an integral part of every business, undergoing a significant transformation due to the advent of the digital economy.

The digital economy, characterized by a range of elements, including online transactions, digital services, technology-driven financial systems, and digital assets, has significantly reconfigured the ways enterprises manage their financial activities. More specifically, digital technologies have facilitated the development of new business models, efficient transaction methods, and sophisticated financial management tools [2].

An essential facet of the digital economy is its ability to streamline and automate processes, leading to increased operational efficiency and reduced costs. This can be seen most evidently in the financial activities of businesses, where tasks like accounting, invoicing, and payroll have been made significantly more efficient with digital technologies [3].

In this light, the intersection of finance and digital technology, often referred to as fintech, is reshaping the traditional boundaries and functions of the financial sector. Notably, fintech innovations have paved the way for new financial services and products, transforming how money is managed, transferred, borrowed, and invested [4].

This article intends to delve into the transformative role the digital economy plays in modeling the financial activities of enterprises, exploring the implications of this shift, and offering insights into the future trajectory of this intersection.

Literature Review. The impact of the digital economy on the financial operations of enterprises has been a subject of significant research interest over the past few years.

According to Zhu, Xu, Dedahanov, and Hwang [5], digital technologies present businesses with new opportunities to restructure their financial systems and processes. This restructuring often results in increased efficiency, decreased costs, and improved scalability. Their research further explores how the adoption of digital technologies for financial activities promotes business growth and enhances the overall performance of enterprises.

Similarly, in their study on the effects of digitization on the financial sector, Arner, Barberis, and Buckley [6] discuss how digital financial technologies, or fintech, have resulted in a global restructuring of the financial industry. They assert that innovations such as digital payments, blockchain technology, and automated robo-advisors have disrupted traditional financial services and products, paving the way for more efficient, accessible, and inclusive financial systems.

In contrast, Wessel [7] highlights the challenges faced by businesses in transitioning to a digital economy. His research emphasizes that this transition requires a significant investment

in new technologies, infrastructural changes, and employee training. Furthermore, there are increased security risks associated with digital financial activities, necessitating substantial investment in cybersecurity measures.

Studies conducted by Lee and Shin [8] shed light on the role of blockchain technology in the digital economy. They posit that blockchain technology has revolutionized financial operations within businesses by offering a decentralized and transparent method for conducting transactions. This technology has significant potential to eliminate inefficiencies within financial systems and reduce the need for intermediaries, further enhancing the agility and responsiveness of business operations.

Additionally, Chui, Manyika, and Miremadi [9] underscore the relevance of artificial intelligence (AI) in the financial operations of businesses. They argue that AI and machine learning can streamline financial processes by making predictive analytics and risk assessment more precise and efficient, thereby supporting informed decision-making within businesses.

In summary, the existing literature suggests that the digital economy has revolutionized financial operations within businesses. However, the transition to digital financial systems also presents certain challenges that businesses need to navigate to reap the benefits of digitization.

Methodology. The research conducted for this article employed a qualitative approach, involving the study of recent literature and reports, supplemented by case studies from enterprises that have transitioned to digital financial systems. This approach allowed an in-depth exploration of how the digital economy has modeled the financial operations of businesses across various industries.

Analysis and Results. Our analysis takes a deep dive into how the digital economy has significantly influenced the financial activities of enterprises. It primarily draws upon case studies and literature, providing empirical evidence of the transformative power of digital technologies in finance.

One of the most significant findings is the substantial increase in efficiency brought about by digital finance. Automated processes and operations have streamlined financial activities, reducing the time and effort expended on manual tasks. Companies have reported savings in labor costs, faster turnaround times, and better resource allocation as a result [9].

Moreover, the advent of blockchain technology has introduced a new level of transparency and security into financial transactions. Blockchain's decentralized nature has ensured a high level of data security, reducing the risk of fraud and manipulation. This has been instrumental in enhancing the trust of stakeholders and customers alike [8].

The incorporation of AI and machine learning into financial operations has resulted in better financial forecasting and risk management. Through sophisticated algorithms, companies can now make accurate predictions about market trends, customer behaviors, and potential risks. This has allowed businesses to make more informed decisions, reducing uncertainty and enhancing strategic planning [6].

Furthermore, the emergence of digital payments has revolutionized the way transactions are conducted. Digital wallets and mobile payment systems have made transactions faster, simpler, and more convenient for both businesses and consumers. This has not only enhanced customer experiences but also opened up new opportunities for global commerce [5].

However, the transition to digital finance also presents challenges. Our analysis reveals that companies often face hurdles in terms of adapting to new technologies, managing

cybersecurity risks, and reskilling employees. The costs associated with these challenges can be substantial and need to be carefully considered in the implementation of digital finance strategies.

In conclusion, the digital economy has brought about a significant shift in the financial landscape within businesses. While the benefits of digital finance are considerable, companies must also navigate the challenges associated with this transition to fully leverage the opportunities offered by the digital economy.

Recommendations. The landscape of the financial sector is continually evolving with the rapid advancement of technology, transforming how enterprises conduct their financial activities. Leveraging the power of the digital economy could prove crucial in keeping these businesses competitive and efficient in the increasingly technology-driven world. Based on our analysis, several recommendations are put forward to improve the utilization of digital economy in modeling the financial activities of enterprises:

1. **Digital Infrastructure:** Enterprises should invest in a robust digital infrastructure to effectively transition to digital operations [10]. This entails the development of platforms that can handle massive data inflow, provide secure transactions, and offer user-friendly interfaces for ease of use.

2. **Digital Literacy and Training:** There is a need to enhance digital literacy among employees at all levels to fully exploit the benefits of the digital economy [11]. Therefore, regular training and upskilling initiatives should be provided to employees to ensure they are competent in utilizing digital tools and platforms.

3. **Data Analytics:** Enterprises should consider the use of advanced data analytics to gain insightful knowledge from their financial data [12]. Predictive analytics can be utilized for forecasting future financial trends, hence providing strategic advantages.

4. **Regulatory Compliance:** The regulatory environment of the digital economy is a critical factor that enterprises should be aware of [13]. Therefore, businesses should ensure they are compliant with all digital and financial regulations and standards to avoid penalties and secure their reputation.

5. **Cybersecurity:** With the surge in digital financial transactions, cyber threats have become a significant concern. It is paramount that enterprises adopt comprehensive cybersecurity measures to safeguard their digital assets [11].

6. **Innovation and Adaptability:** Enterprises should strive for continuous innovation and be adaptable to the ever-changing dynamics of the digital economy [14]. Being flexible to change and ready to adopt new technologies can give businesses a competitive edge in the marketplace.

For the digital economy to reach its full potential in molding the financial activities of enterprises, a collaborative effort is required between businesses, regulatory bodies, educational institutions, and governments. This will ensure the development of a vibrant digital economy that is secure, efficient, and beneficial for all stakeholders.

Conclusion. In conclusion, the digital economy is undeniably transforming the financial activities of enterprises, providing an unparalleled platform for efficiency, security, and transparency. As we progress deeper into the digital age, it becomes imperative for companies to embrace this shift, adopting and adapting to the digital economy's evolving nuances to stay competitive and relevant.

The adaptation is not merely about staying abreast with the latest technology but understanding how it can best serve the financial goals and strategies of the organization. It involves creating a symbiosis between the technology and the business, where each fuels the growth of the other, resulting in an environment that is efficient, resilient, and forward-thinking.

Moreover, the digital economy's potential is not confined to the operational aspects of financial activities. Its influence extends to shaping business models, streamlining supply chains, and facilitating innovative customer interaction mechanisms. This transformation has profound implications for how businesses conceptualize their growth strategies and business plans, allowing them to create more customer-focused, efficient, and sustainable enterprises.

As such, the role of the digital economy in modeling the financial activities of enterprises is a dynamic, multifaceted interaction that has transformative potential. While there may be challenges, such as cybersecurity threats and the need for regulatory compliance, with the right approach and strategic planning, businesses can navigate these complexities. By doing so, they will be setting themselves up for long-term success, creating operations that are not just efficient and resilient, but also agile and responsive to the ever-evolving global market trends.

To fully harness the potential of the digital economy, enterprises must commit to continual learning and upskilling, ensuring that their workforce is equipped with the necessary skills and competencies to leverage the opportunities the digital economy offers. Furthermore, they must foster a culture of innovation and flexibility, enabling them to adapt and thrive in the face of change.

In the final analysis, the digital economy's transformative impact on the financial activities of enterprises is a powerful lever for growth and sustainability. It is a paradigm shift that offers compelling opportunities for businesses to redefine their processes, strategies, and models, thereby establishing themselves as resilient and adaptive entities in the competitive, fast-paced, and complex global economic landscape of the 21st century.

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