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ИЖТИМОЙ-ГУМАНИТАР ФАНЛАРНИНГ
ДОЛЗАРБ МУАММОЛАРИ

АКТУАЛЬНЫЕ ПРОБЛЕМЫ
СОЦИАЛЬНО-ГУМАНИТАРНЫХ НАУК

ACTUAL PROBLEMS OF HUMANITIES
AND SOCIAL SCIENCES



ЭЛЕКТРОН ЖУРНАЛ

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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 Нодира 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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Тахририят манзили:

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

МУНДАРИЖА

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08.00.00-Иқтисодиёт фанлари

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DEVELOPMENT ADVANTAGES OF CASHLESS PAYMENTS IN THE PAYMENT SYSTEM OF UZBEKISTAN

Abstract. The article identifies problems associated with improving the practice of using forms of cashless payments in the Republic of Uzbekistan and developed scientific proposals aimed at solving these problems. The transition to electronic payments improves the efficiency of the economy, reduces cash, improves financial transparency, promotes financial inclusion, promotes the digital economy, reduces costs and provides convenience for users.

Keywords: payment order, check, documentary letter of credit, clean collection, documentary collection, liquidity, commercial bank, overdraft, security, priority of payments.

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ПРЕИМУЩЕСТВА РАЗВИТИЯ БЕЗНАЛИЧНЫХ РАСЧЕТОВ В ПЛАТЕЖНОЙ СИСТЕМЕ УЗБЕКИСТАНА

Аннотация. В статье выявлены проблемы, связанные с совершенствованием практики использования форм безналичных расчетов в Республике Узбекистан и разработаны научные предложения, направленные на решение этих проблем. Переход на электронные платежи повышает эффективность экономики, сокращает наличность, улучшает финансовую прозрачность, способствует финансовой инклюзии, содействует цифровой экономике, снижает затраты и предоставляет удобство для пользователей.

Ключевые слова: платежное поручение, чек, документарный аккредитив, чистое инкассо, документарное инкассо, ликвидность, коммерческий банк, овердрафт, обеспечение, очередность платежей.

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O‘ZBEKISTON TO‘LOV TIZIMIDA NAQD PULSIZ HISOB-KITOBLARNI RIVOJLANISHNING AFZALLIKLARI

Annotatsiya. Maqolada O‘zbekiston Respublikasida naqd pulsiz hisob-kitoblar shakllaridan foydalanish amaliyotini takomillashtirish bilan bog‘liq muammolar ilgari surilib, ushbu muammolarni hal qilishga qaratilgan

ilmiy takliflar ishlab chiqilgan. Elektron to'lovlarga o'tish iqtisodiyot samaradorligini oshiradi, naqd pulni kamaytiradi, moliyaviy shaffoflikni yaxshilaydi, moliyaviy inklyuzivlikni rag'batlantiradi, raqamli iqtisodiyotni rivojlantiradi, xarajatlarni kamaytiradi va foydalanuvchilar uchun qulaylik yaratadi.

Kalit so'zlar: to'lov topshirig'i, chek, hujjatli akkreditiv, sof inkasso, hujjatli inkasso, likvidlik, tijorat banki, overdraft, garov, to'lovlar ketma-ketligi.

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Introduction. In the "Strategy for further development of the Republic of Uzbekistan in 2017-2021", approved by the Decree of the President of the Republic of Uzbekistan dated February 7, 2017 No 4947, the development of cashless payments is recognized as a necessary condition for ensuring stable macroeconomic growth [1]. not. Because there are current problems related to improving the practice of using cashless forms of payment in the Republic of Uzbekistan. In particular, in the practice of the republic, more than 90% of payments made through documented letters of credit are made through secured letters of credit. Moreover, in the banking practice of the country to date, there are no pure collection and documentary collection forms of cashless settlements. As a result, the possibility of increasing the volume of cashless payments is limited.

This article develops solutions to the problems associated with improving the practice of using cashless forms of payment.

Literature review. Opinions on the content of the concept of cashless settlements in the economic literature differ significantly from each other. A.S.Neshitoy, E.F. In the works of Zhukov, VP Polyakov and a number of other economists it is understood that cashless payments are made by transferring money through bank accounts and on the basis of mutual waiver of claims. For example, according to E. Zhukov, "non-cash settlements are settlements that are carried out without the use of cash, by transferring money to the accounts of credit institutions and waiving mutual claims" [2; P.17.].

In our opinion, this definition is specific to the practice of transition economies (Russia, Uzbekistan, Kazakhstan, Ukraine, etc.), where there is still a procedure for waiving mutual claims. In the practice of developed countries, however, there are no calculations based on the waiver of mutual demands and obligations. In countries with economies in transition, the amount of receivables and payables among businesses is high due to the low level of money supply in the economy. In such circumstances, the debtor-creditor is forced to use the method of mutual waiver of claims and obligations in order to reduce the amount of debt, reduce the indebtedness of business entities to the state budget. For example, in the Republic of Uzbekistan, as of January 1, 2018, the current level of monetization coefficient was 29.4% [3].

In the textbook "Banking", edited by Prof. OI Lavrushin, non-cash payments include the following three forms of payments:

- settlements made by writing on the accounts of payers and recipients of funds opened in credit institutions;
- settlements made by waiving mutual claims;
- settlements through the transfer of circulating payment instruments (bills, warrants, etc.) [4; P.108.].

Contrary to the above definition of cashless settlements, O.I. According to Lavrushin's definition, settlements made through payment instruments are also included in non-cash

settlements. In our opinion, the definition given by OI Lavrushin serves to fully disclose the content of cashless settlements. This is because, in this definition, first of all, the calculations based on the abandonment of mutual requirements inherent in the economic practice of the countries of transition economies are reflected; secondly, non-cash settlements made by writing to bank accounts are recognized; third, the existence of cashless settlements arising through payment instruments was emphasized. Two types of payment instruments, namely ordinary and transferable promissory notes, are widely used to make payments for goods and services. Characteristically, commercial bills can serve as a means of payment of money. Therefore, a non-cash payment can replace a certain portion of the cash involved in the turnover.

The results of research conducted by J. Chanel-Reyno and E. Blua showed that well-established relationships of small businesses with large enterprises increase their access to cashless forms of payment [5; P.39-40.].

According to E.Shodmonov, non-guarantee of payment is the main shortcoming inherent in payments through payment orders. The second drawback is that the risk of supplying substandard goods remains when the bulk of the goods are paid for [6. P.16.].

According to H.Rahimova, the limited use of non-cash instruments in the economic turnover of the country, especially the underdevelopment of the practice of using credit instruments, slows down the payment process in the country's economy, leading to non-fulfillment of contractual obligations of business entities [7. P.10].

According to T.I.Bobakulov, the fact that the bulk of the population's payments are made in cash, the underdevelopment of payments by plastic cards and checks contributes to the high level of demand for cash. In countries where the system of cashless settlements, payment cards based on plastic cards and paid checks is not developed, a significant part of the turnover is carried out in cash. As a result, there is, firstly, a direct link between cash flow and economic activity in the country; second, the impact of cash circulation on the exchange rate of the national currency increases [8. P.26-27].

Analysis and results. Currently, four forms of cash are used in the economic practice of the Republic of Uzbekistan: payment request, payment order, documented letter of credit and collection.

Table – 1 Structure and dynamics of non-cash payments in the Republic of Uzbekistan [3]

Cashless payment forms

| Cashless payment forms | Years | | | | | In 2022 year to 2018 years, in % |
|------------------------------|-------|-------|-------|-------|-------|----------------------------------|
| | 2018 | 2019 | 2020 | 2021 | 2022 | |
| Payment request | 0,12 | 0,26 | 0,18 | 0,16 | 0,16 | 0,04 |
| Payment order | 99,61 | 99,49 | 99,46 | 99,52 | 99,38 | - 0,23 |
| Documentary letter of credit | 0,02 | 0,02 | 0,01 | 0,01 | 0,04 | 0,02 |
| Collection | 0,25 | 0,23 | 0,35 | 0,31 | 0,42 | 0,17 |
| Payments - total | 100,0 | 100,0 | | 100,0 | 100,0 | x |

According to the data presented in Table 1, the largest portion of non-cash payments in the country is dominated by payments made through payment orders. This situation is unfavorable for promoting the use of cashless payment methods due to the lack of guaranteed security with payment orders. The information in Table 1 also reveals that the contribution of payments facilitated by documented letters of credit to the total cashless payments is minimal. However, it's important to note that documented letters of credit offer full payment guarantees.

Another dimension of this issue pertains to transferable promissory notes, which can be endorsed and circulated multiple times. This characteristic significantly reduces the outstanding balances between business entities. Consequently, settlements involving the exchange of regular and transferable promissory notes are also categorized as non-cash transactions.

In our view, it's advisable to refine the existing definition proposed by O.I. Lavrushin. Instead of using "bank accounts of payers and recipients of money," we suggest replacing it with "current accounts of payers and recipients held within banks." This modification is warranted due to the three primary types of accounts held by suppliers and payers: current deposit accounts, time deposit accounts, and savings deposit accounts. However, only current deposit accounts receive payment transactions. Therefore, we believe that the definition should explicitly specify the utilization of current deposit accounts.

Furthermore, within the overall volume of non-cash payments, there is a minimal portion attributed to payments conducted via payment applications and collection forms.

The concept of a payment request is absent in the economic practices of advanced nations. This absence stems from the fact that in these countries, products sold with a postponed payment arrangement are treated as credit sales. Interest is applicable to goods sold on credit in these contexts.

The amount of non-cash settlements in the Republic of Uzbekistan through non-cash forms of settlement and memorial orders, bln. sum [3]

The data depicted in Figure 1 indicates a significant prevalence of payments made through memorial orders within our republic's practices. This suggests that advancements in the utilization of cashless payment methods have been lacking.

The concept of payment requests for non-cash settlements does not align with the nature of market economy dynamics. This is because the payment request mechanism is employed for settling amounts of goods and services delivered without immediate payment. In reality, goods distributed without upfront payment should be treated as credit sales, warranting an additional fee or the issuance of a promissory note for the outstanding amount. However, in our country's practice, goods sold without upfront payment are not treated as credit sales.

A current challenge related to the use of payment requests is the issue of timely collection based on payment reconciliation records. This problem arises from the closure of many private firms that supplied goods to certain farms, making the collection of payments difficult.

Our country's payment practice employs a prioritized sequence of payments, emphasizing the clearance of debt to the State budget. Yet, this approach adversely affects the cash flows of business entities by diverting resources towards tax payments for future periods.

An existing obstacle to enhancing the adoption of cashless payment methods is the liquidity predicament faced by some banks. The structure of assets in commercial banks within the Republic includes a substantial proportion of non-profitable and low-yield assets, such as cash assets and real estate.

In contrast to this, developed industrial nations' banking practices prioritize loans as the primary asset, followed by securities and then cash assets. Securities investments not only offer post-loan returns but also contribute significantly to ensuring liquidity, leading to higher returns on assets for many foreign banks.

The elevation of overdue loans beyond internationally accepted norms deteriorates a bank's loan portfolio quality and its current liquidity and solvency. Decreases in net profit impact the secondary capital of commercial banks, resulting in reduced solvency levels.

Another challenge in our country's economic landscape is the absence of highly liquid and reliable collateral of the first category, hindering banks from expanding credit operations. This stands in contrast to developed foreign nations where securities transactions are a prominent banking activity after loans.

In conclusion, one of the key limitations in the mechanism of using non-cash payment methods is the absence of check checks, a practice common in international banking but missing in the Republic of Uzbekistan. Accounts receivable play a significant role in expediting the sale of goods, especially when supported by loans from commercial banks.

Developed countries extensively use bank check checks, characterized by their transferability through endorsement. This feature allows the use of order checks to streamline receivables and payables between businesses. Unlike this, our country's payment practice lacks a separate account for check payments, yet it also faces minimal non-payment issues due to the involvement of commercial bank loans.

Secured letters of credit constitute a substantial portion of the total documented letters of credit opened by the country's commercial banks.

The analysis in the study's second chapter reveals that 99% of non-cash payments are conducted through payment orders, implying limited progress in utilizing non-cash forms of payment through letters of credit.

Furthermore, the examination demonstrates a minute share of letters of credit issued by domestic banks in the non-cash payment volume. The majority of documented letters of credit align with secured ones, leading to the withdrawal of economic entities' funds from their circulation.

Delays in product delivery devalue deposited funds due to changes in inflation and devaluation rates. Employing unsecured and non-revocable forms of documented letters of credit can mitigate non-payment issues between enterprises and enhance commercial banks' earnings.

It's important to note that our economic and banking practices lack a pure form of cashless settlements due to the absence of commercial bill circulation.

To enhance the adoption of cashless payment methods, we recommend the following measures:

- Increasing the volume of unsecured documentary letters of credit for clients with stable cash flow.

- Enhancing commercial banks' liquidity by boosting investments in highly liquid securities and using stable demand deposit balances as resources.
- Augmenting commission income for commercial banks and reducing customer credit risk by guaranteeing payment obligations for first-class creditworthy customers.
- Within targeted payment sequences, eliminating transformation risk, maintaining normative levels of credit risk indicators, and ensuring a consistent net interest spread to secure payments through commercial banks.

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№ S/5 (3)-2023

АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО- ГУМАНИТАРНЫХ НАУК

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