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C O N T E N T S

S.No.	Articles	Page
1.	STATE INVESTMENT POLICY IN THE DEVELOPMENT OF THE MACHINE-BUILDING AND METAL-WORKING INDUSTRIES AND THE PECULIARITIES OF INVESTING IN THE INDUSTRY Khursandov Komiljon Makhmatkulovich	4
2.	THE MARKETING ASPECT OF HIGHER EDUCATION IN UZBEKISTAN: RELEVANCE INDEX Nematov Inatillo Ubaidullaevich	12
3.	ASSESSMENT OF THE SEASONAL FACTOR IN REGIONAL TOURISM AND THE WAYS OF ITS USE Dilfuza Samarovna Khamzaeva	25
4.	THEORETICAL BASIS OF ECOLOGICAL TOURISM DEVELOPMENT IN THE SYSTEM OF SOCIO-ECONOMIC RELATIONS Qodirov Aziz Anvarovich	30
5.	ECONOMETRIC MODELING OF INNOVATIVE DEVELOPMENT OF HOUSING AND UTILITY SERVICES Ibragimov Nodir	36
6.	ISSUES OF DEVELOPMENT OF SEPARATE TYPES OF DOMESTIC BUSINESS TOURISM Siroj Samiyev	54
7.	ANALYSIS OF LABOR RESOURCES AS DETERMINANTS OF THE INNOVATIVE ECONOMY OF UZBEKISTAN Avezova Shakhnoza Makhmudjanovna	60
8.	Foreign Experience in the Development of the Hotel Business and the Introduction of Opportunities in the Republic of Uzbekistan Abdullayeva Zulfiya Izzatovna	69
9.	MODERN MODELS OF QUALITY IMPROVEMENT IN THE FIELD OF SERVICE Usmanova Nasiba Akbarjonovna	83
10.	ASSESSMENT OF THE LEVEL OF ATTRACTIVENESS OF URBAN PUBLIC TRANSPORT Vazira Nazarova	93
11.	EVALUATION OF TRANSPORT SYSTEM EFFICIENCY AT MACROLOGISTICS LEVEL Qodirov Tuygun	102
12.	IMPROVING AND PROMOTING THE RETAIL SERVICES OF COMMERCIAL BANKS Po'latov Qahramon Sharifjonovich	112

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Message

Editor in Chief / Managing Editor



Dear Academicians & Research Scholars,

Happy New Year 2021...

My dear valuable authors & writers as you know that our open access a double peer reviewed referred an international research journal listed with many research organizations like, Global Impact Factor Australia, Google scholar, LinkedIn and also approved in Higher Education Supreme Authority Uzbekistan. We are also member of PILA (Crossref) USA. The real motive of our international research journal is to publish worthy research papers after double blind peer review process. There is no doubt that today we have completed 10 years of our successfully publications and given international platform to our authors for publication in this journal from worldwide. I say thanks to all those authors, who belongs in the management or related field supported me direct or indirectly for the same. During the last previous years of our research journey, you can see that there are so many research papers, case studies, book reviews coming from across the world, in the field of management or related. Many academicians, research scholars & students have approached from different countries like USA, Thailand, Indonesia, Saudi Arabia, Iran, Spain, Nigeria, Kenya, Nepal, Pakistan, Sri Lanka, Uzbekistan and Malaysia to publish their research papers in our esteemed International research Journal. We have considered most of them to publish after peer blind review process. We have also published many research papers from different management institutes of our country. They are sending regularly for publication in the upcoming issues. In addition to, it, there are many academicians, research scholars and institutes subscribing for our journal for reading by students and faculties. There are so many academicians who are approaching for being associated with our editorial & advisory board or as a review expert. We have selected some of them from foreign countries like USA, Nigeria, Uzbekistan and Sri Lanka, Nepal. The standard of our all research papers like empirical, conceptual, book review and case study is increasing the popularity of this Journal day by day. The most inspirable things of our journal are Motivational quotations which are appreciated by readers. Our renowned advisory board & editorial board members giving me advise to maintain quality of the journal and its become a real mile stone of our success.

Research is a need of today's life, without research nothing is possible in the universe. Because, research bringing revolutionary change in the life. Research based study always support academicians & scholars to upgrade their innovative skill and academic profile as per UGC and AICTE norms. I would also like to request those, who are interested to get their research papers published in the field of Retail, Tourism, Hospitality, Event Management, Import and export, HRM, Finance, Marketing, Advertising, Accounting, Economics, Aviation, and IT etc. to send their research papers through email.

Dr. P. S. Bhadouria

STATE INVESTMENT POLICY IN THE DEVELOPMENT OF THE MACHINE-BUILDING AND METAL-WORKING INDUSTRIES AND THE PECULIARITIES OF INVESTING IN THE INDUSTRY

Khursandov Komiljon Makhmatkulovich¹

ABSTRACT

The investment policy of the state in the field of mechanical engineering and metalworking is a way to attract investment in the industry and establish functional areas for the effective use of investment funds to ensure its growth.

Keywords: *Macroeconomic policy, industry, economy system, automation, engineering sector, investment activities.*

Introduction

The investment policy of the state embodies an integrated model of interaction between all subjects of investment processes at different levels. Its purpose is to attract large amounts of capital investment in the engineering sector, which will lead to an increase in the efficiency of enterprises in the sector.

Such a policy will quickly provide the state with benefits in four areas:

- 1) Increases the dynamics of development of the economy and the engineering sector;
- 2) The enterprises of this sector will be able to transfer some of their functions to the future (creation of social infrastructure);
- 3) There will be additional efforts to increase the pace of development of other industries;
- 4) There is an opportunity to effectively address the problems associated with the development of the regions.

Public investment policy is a part of macroeconomic policy, which reflects the attitude of the state to investment activities and determines its direction and purpose.

Restrictions on the implementation of this policy, management processes of investment activities in the enterprises of the machine-building complex, investment climate, etc. play a leading role in the formation of investment policy in the machine-building and metal-working complex.

Analysis of the relevant literature

It is known that the instruction on the organization of production on the principle of reciprocity was developed in Russia and sent to Tula plant. This was almost 25 years before the French engineer LeBlanc and 100 years ago before the Congress of British Manufacturers, when Joseph Whitward described the basic functions of interchangeability.

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At the end of the 19th century and the beginning of the 20th century, in some enterprises, the working drawings of details began to show the rules of preparation. The beginning of the study of technological processes, that is, the methods of processing wood, resulting in the production of finished products that meet the requirements of size, shape, quality and workmanship, dates back to the first years of the last century.

Research methodology

The main objectives of public investment policy are:

- Mobilization of necessary financial resources for investment activities;
- Implementation of a comprehensive state targeted program for the development of the engineering sector;
- Increase the efficiency of capital investments and ensure structural changes;
- Improving the living standards of the country's population;
- Encourage investment in engineering and metalworking;
- Selection of priority areas for investment in the sector;
- Support of enterprises in unfavorable economic conditions by providing benefits to investors;
- Support for the development of innovative activities;
- Increase the solvent demand for products of the machine-building and metal-working industries.

The development of the engineering and metalworking industries is directly related to the direct regulation of investment processes by the state, and the state's investment policy in this area includes investment policies at the micro and enterprise levels.

The investment policy of the state at the micro level usually involves the assessment of the innovative activities of engineering and metalworking enterprises in a competitive environment, the quality of individual programs and projects related to the development of the industry, and the purpose of micro-level investment policy is:

- Using quantitative and qualitative analysis to assess the effectiveness of investment projects in the field of engineering and metalworking, the selection of investment projects and identify its advantages (relative and absolute) over other projects;
- Quality implementation of the selected project.

Investment policy at the enterprise level in the field of mechanical engineering and metalworking is implemented in the following areas:

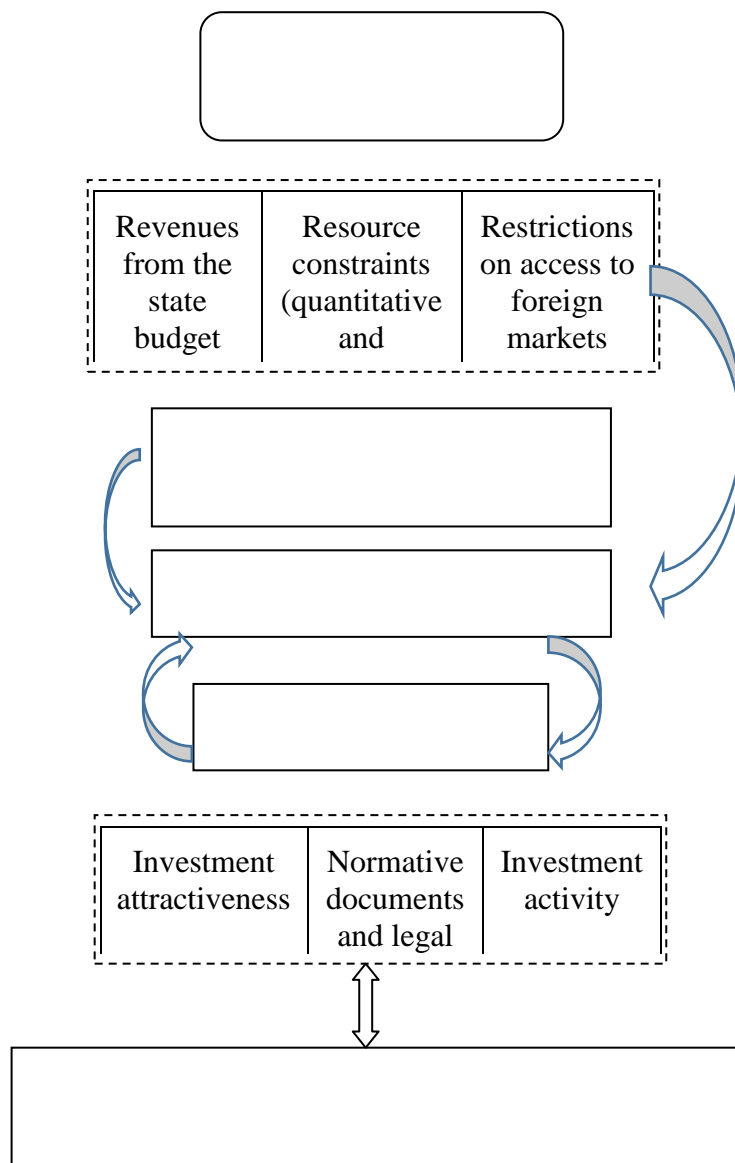
- Overcoming the crisis in the machine-building and metal-working enterprises;
- Renewal and modernization of fixed assets of machine-building and metal-working enterprises;

- Development of innovative activity of the enterprises of machine-building and metal-working industry;
- Improving the management system of enterprises in the machine-building and metal-working industries;
- Development of social infrastructure;

Analysis and results

Today, the modern machine-building and metal-working network consists of 20 large networks and more than 100 branches, which allows to analyze the structural and qualitative changes in the network.

Fig 1. Model of investment policy formation in the machine-building complex



It is clear that the development of the sector depends directly on government intervention, which involves the normalization of the investment climate by optimizing a number of macroeconomic parameters, and this will be an additional effort to activate capital investment in the real sector. In turn, this process stimulates economic growth. In addition, the state should make "large investments" in all sectors for the implementation of comprehensive restructuring and qualitative (innovative) development of the engineering and metalworking industry.

According to E.V. Makarenko, depending on the nature of machine-building enterprises, investment policy in the machine-building complex can be formed in several directions, including:

- Encourage investment in the engineering sector;
- Approval of priority and reasonable single criteria of competitive advantages of machine-building enterprises in terms of investment attractiveness;
- Providing various benefits and advantages to the state-owned engineering enterprises;
- Support of innovative production of existing machine-building enterprises, creation of relatively favorable conditions for innovative development of enterprises of machine-building complex.

From the point of view of investments attracted by different investors, the enterprises of the machine-building complex are a sufficiently "risky" object. The reasons for such a risk are many, in particular, the amount of investment required over a long period of payback period.

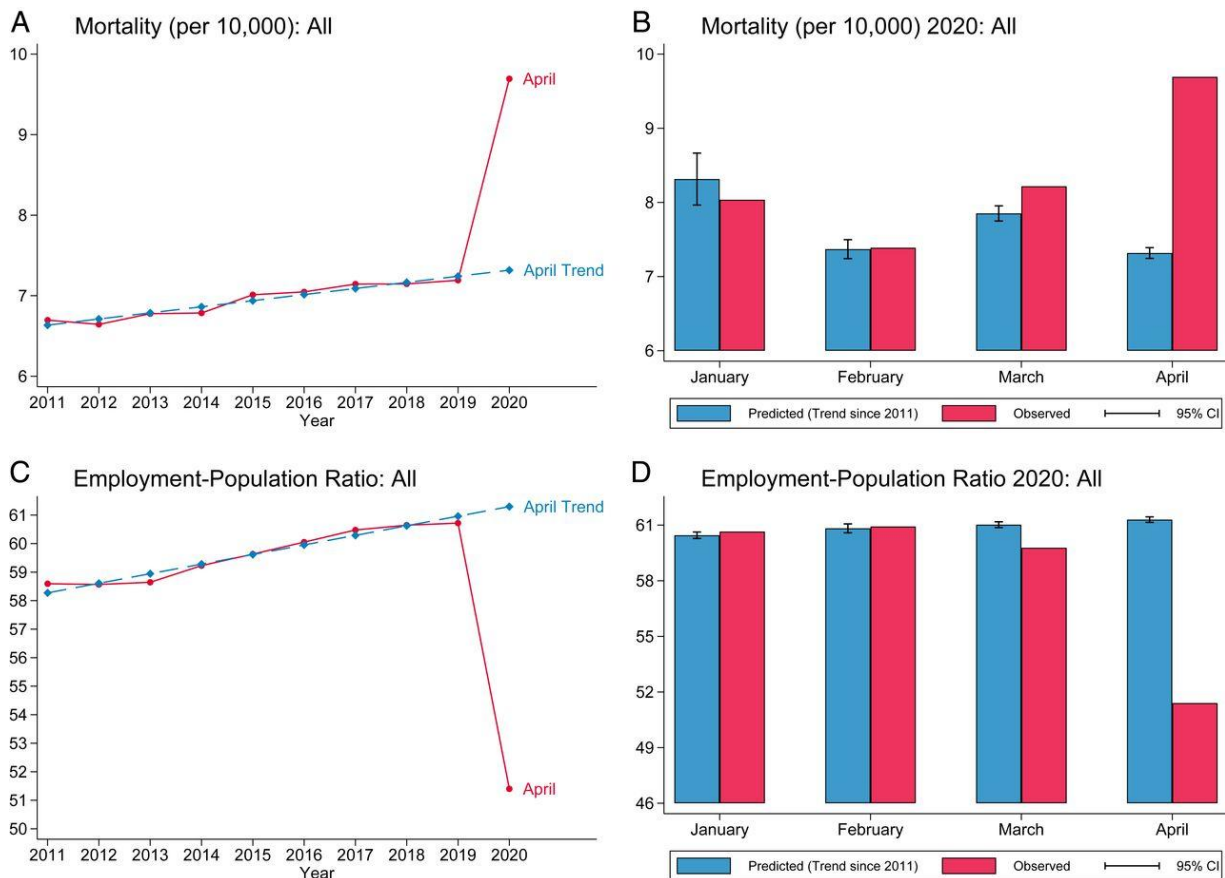
Another important aspect of the issue under consideration is that for an investor to invest in another sector using an alternative option, rather than investing in enterprises in this sector, provides an opportunity to reap greater benefits.

Due to the above, the state will have to encourage investment in the engineering sector and take the following measures:

- Direct state investment in the activities of machine-building enterprises;
- Attracting investments in machine-building enterprises and monitoring their financial condition;
- State support for training of employees of machine-building enterprises;
- Creation of separate economic zones for opening of machine-building enterprises;
- Creation of investment funds or participation in the creation of funds;
- Cooperation with banks on the future development of machine-building enterprises.

Studies show that the state pursues not one, but several goals by pursuing investment policy in the field of machinery and metalworking. In particular, it is expedient to point out the following as the most important of them (Figure 1).

In the machine-building and metal-working industries, investment costs are allocated to depreciation costs and directed to the replacement and repair of obsolete equipment, buildings and structures, while net investment is directed to the expansion and replenishment of existing physical capital, production growth in machine-building enterprises.

Fig 2. The share of industry in the economy

According to A.K. Baskakov, the structure of the machine-building complex includes industry groups, academic research institutes engaged in substantiating the problems of technological and economic development of the machine-building complex.

According to A.K. Baskakov, the main reasons for the decline in the scientific and technical level of the machine-building industry are:

- Withdrawal of state subsidies, refusal of the state to support advanced industries under the relevant programs;
- Reduction of government orders for specialized types of equipment.

The machine-building and metal-working industry is developing under the influence of many factors. It can be said that in other branches of industry the end result of production is the product, and the end result of production in this branch is the direct technology.

It is obvious that technology plays an important role in the development of this industry, and the spiritual and physical obsolescence of technology has a very strong impact. The factors influencing network development are also classified as follows.

As can be seen from the data in the factors influencing the development of the machinery industry can be divided into 2 groups: negative influencing factors and positive influencing factors.

Analysis of many scientific sources shows that the system of factors that negatively affect the network consists mainly of:

- Degradation of fixed assets of machinery;
- Technical backwardness of the country compared to advanced countries;
- Low product quality, high production costs (high metal capacity, high energy and transportation costs), low profitability of production and, consequently, lack of investment and working capital for development;
- Insufficient development of the system of production cooperation, mainly in small and medium-sized businesses (industrial subcontracting);
- Relatively low wages due to shortage of qualified personnel;
- imperfect legal framework for state industrial policy, technical regulation, price formation in mechanical engineering products;
- low efficiency of interaction between the real sector of the economy and financial institutions;
- insufficient internal inter-structure between the branches of the machine-building complex.

Due to the positive changes in the Uzbek economy during independence, its structure has been significantly diversified. Automotive industry, including the production of engines and spare parts, petrochemicals, oil and gas machinery, modern agricultural machinery, building materials industry, railway machinery, household electronics, pharmaceuticals and microbiology, food the launch of the food, textile, leather and footwear industries and a number of other completely new industries has laid the foundation for this.

Bus manufacturers Isuzu (Japan) and truck manufacturer MAN (Germany), Bukhara Oil Refinery, Shurtan Gas Chemical Complex and Ustyurt Gas Chemical Complex were recently commissioned in Samarkand, Fergana. the oil refinery was completely reconstructed.

As a result, significant qualitative changes have taken place in the sectoral structure of Uzbek industry. This is confirmed by the following figures: the share of industry, which is the locomotive of economic growth, is about 35%, while the share of agriculture has gradually decreased to 18%, and the share of services has risen from 33% to 47%. Such changes are typical of fast-growing economies.

As a result of Uzbekistan's industrial diversification, its export structure is also changing. If in the early 1990s, the country's exports consisted mainly of cotton, which accounted for 60% of total exports, today almost 80% of exports are agricultural machinery, modern building materials finished textile products and products of processing industries such as footwear, cables.

It should be noted that the localization of industrial production plays an important role in the industrial development of Uzbekistan. Initially, the localization program was adopted in 2000.

Since then, the program has implemented more than 2,600 projects worth more than \$ 5.5 billion. Localized enterprises have mastered the production of more than 5,000 types of industrial products, which has replaced imports of \$ 7 billion a year.

In the last two years alone, the importation of 97 groups of goods has been completely stopped due to the localization of production, and the import of 306 types of products has more than halved.

The development of intra-sectoral and inter-sectoral industrial cooperation has also led to the creation of a contractual system for placing orders for the sale of domestically produced products in the framework of the annual International Industrial Fair and Cooperation Exchange.

For example, at last year's fair, more than 13.3 thousand contracts were signed for the sale of products worth 1.9 trillion soums this year, or more than 38% compared to the previous fair. Of this, 2.1 trillion soums were previously imported products. It is estimated that this will reduce imports for major industries by \$ 637.5 million this year.

Conclusions and suggestions

In general, the following factors play an important role and have a strong influence on the formation of the structure of the engineering network, regardless of the criteria by which it is formed:

- scientific and technical progress, the pace of development of sectors of the national economy, the country's raw material resources;
- combination, cooperation, specialization and concentration of production;
- level of culture and growth of material well-being of the population;
- The role of the country in the system of international division of labor, etc.

Currently, in the dynamics of development of the global engineering industry, the demand for products of the automotive industry with a high capacity for innovation is growing from year to year.

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THE MARKETING ASPECT OF HIGHER EDUCATION IN UZBEKISTAN: RELEVANCE INDEX

Nematov Inatillo Ubaidullaevich¹

ABSTRACT

The article is devoted to the marketing aspect of higher education in Uzbekistan. The problems of the need of domestic organizations for specialists with higher education, including graduates of higher educational institutions, are mainly considered. During the research, both quantitative and qualitative data were collected and analyzed. The study was carried out on the territory of 14 regions of the Republic of Uzbekistan. Based on the data obtained, the Higher Education Relevance Index was calculated. The author studies the need of various sectors of the economy for personnel with higher education.

The number of graduates of higher educational institutions is increasing more and more. In this regard, the issue of studying the qualification skills, personal and business qualities of graduates remains relevant.

Keywords: *specialist with higher education, quantitative and qualitative research, graduates of higher educational institutions, qualification skills, Higher education relevance index, the need for specialists with higher education, employer survey, labor market, benchmarking, professional competence.*

Introduction

In recent years in Uzbekistan, more attention has been paid to reforms in higher education. In order to implement the tasks set out in the Action Strategy in the five priority areas of the country's development, On April 20, 2017, the Program for the comprehensive development of higher education for the period 2017-2021 was approved by Presidential Decree², including measures to radically improve and qualitatively raise the higher education level. In July 2017, the President of the Republic of Uzbekistan approved a set of measures to expand the participation of sectors and sectors of the economy in improving the quality of training specialists with higher education, and increasing the personal responsibility of leaders of the republican rank for the quality of higher education. In 2019, on October 8, Presidential Decree No. UP-5847 "On the approval of the Concept for the Development of the Higher Education System of the Republic of Uzbekistan until 2030"³ was adopted. The measures taken provide a significant improvement in higher education.

However, certain problems have not yet been resolved and it takes time for their causes to be addressed. In particular, the insufficient number of higher educational institutions and the availability of quotas for admission to universities significantly slow down the human capital development in the Republic of Uzbekistan. Despite an increase in the number of higher educational institutions by almost 8% between

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² Presidential decree of the Republic of Uzbekistan PD-5953 on March 2, 2020 "On the State Program for the implementation of the Action Strategy for the five priority development areas of the Republic of Uzbekistan in 2017-2021 in the" Year of development of science, education and the digital economy»»

³ Presidential Decree of the Republic of Uzbekistan on October 8, 2019 PD-5847 "On approval of the Concept of development of the higher education system of the Republic of Uzbekistan until 2030".

2008 and 2016, the number of graduates decreased by 20% as a result of the quotas application (in 2017, only 9% of applicants annually entered higher educational institutions of the Republic of Uzbekistan, and by 2020 this figure increased to 28.8%).

The average number of people per higher educational institution is 5 times higher than in developed countries, which negatively affects the education availability.

The poor quality of higher education in Uzbekistan is due to the lack of academic qualifications of most teachers. Only a third of university teachers have academic qualifications (34.8%).

The motivation system does not provide the necessary level of interest in the teacher profession among the young population.

There is the engineers' shortage, technical specialists and managerial personnel in the country, which are necessary for innovative development.

It is necessary to ensure that the quality and structure of higher education meet the labor market requirements.

In upper-middle-income countries, at least 20 % of the manufacturing industry accounts for an average of 1,500-2,000 engineers and specialists in the natural sciences per 1 million populations. In Uzbekistan, the current figure is 540 specialists per 1 million populations. There is also a shortage of managerial personnel for the innovative development of the economy of the Republic of Uzbekistan.

Research methodology

Both quantitative and qualitative data were collected and analyzed during the study. The study was conducted in 14 regions of Uzbekistan and covered Tashkent, 13 regional centers, 13 cities and 23 rural areas. Both quantitative and qualitative data were collected and analyzed during the baseline study.

- In general, the array of research data is characterized by the following indicators:
- structured interviews with representatives of 1,600 organizations;
- questionnaires for 2,800 students and 400 teachers of higher education institutions;
- focus groups, in which 297 graduates of universities and 147 parents of first-year students participated;
- interviews with 95 representatives of the universities administration and 165 representatives of stakeholder organizations.

The study results indicate the high need of domestic organizations for specialists with higher education, including graduates of universities. In the whole country, the share of employees with higher education in the total number of all employees is 31.8%, and the employers' survey showed that 67% of organizations need specialists with higher education.

Analysis of the study data allows us to say the following:

Almost 45 % of employers have difficulty recruiting specialists with higher education. The main reasons for the difficulties in hiring young specialists are that they require a higher salary than the company can offer, and in the labor market there is a shortage of specialists of the required specialties and/or the necessary qualifications. At the same time, the first reason is more relevant for representatives of the private and public sector, and the rest for state organizations.

Currently, the overall Index of relevance of higher education is 74.27%, and the level of compliance with the employers' requirements for each competence varies from 70% to 80.6%.

The personal and business qualities of young professionals are also important for employers, as are their professional skills. At the same time, their compliance level with the representatives' requirements of the business community as a whole does not differ from the indicators characterizing the satisfaction level with the qualification skills of graduates.

Teacher preferences are projected by students to their own views and ideas about the significance of certain competencies in future professional activities. However, these priorities do not always coincide with the importance for the employer of a particular professional competence.

Most institutions of higher education have an impressive list of partner enterprises, and many companies are already thinking with higher education how to close the gap between theory and practice. But contradictions between the parties still remain: higher education declares that not all employers are ready to cooperate, and enterprises believe that it would be easier for them to get involved in joint work if universities showed more initiative.

This study also revealed some issues that should be addressed first:

Employers are least satisfied with the practical skills of young professionals and generally meet their requirements by 70%. Increasing the time and content of internships is an essential part of the suggestions voiced in interviews with different stakeholder groups. At the same time, students are more focused on academic performance rather than on their future success in the labor market, so they are in no hurry to acquire practical skills.

It is necessary to ensure that stakeholders have access to well-structured and regularly updated information on the modernization of higher education. Vocational guidance for applicants and students needs significant improvement. At present the systems of secondary specialized vocational education have minimal influence on the motivation to choose a specialty, and not all students are confident that they have made the right choice of educational institution and intend to work in the received education profile. There is currently no structure in the country that would represent the interests of small businesses in the process of their interaction with universities.

Geography of research

In order to project the study results over the entire territory of the country, when determining the study geography in each region, the selection of territories was carried out according to industry affiliation and the size of enterprises, according to the share of these objects in the whole country.

Overall, the present study covered:

- Tashkent, which is the capital of the country and a separate administrative unit;
- All administrative centers of the regions;
- Cities located in regions.
- Target groups covered by quantitative research methods:
 - business entities (employers);
 - students and faculty of universities.

The selection of these target groups for the study does not require any special comments.

The sample size of employers was 1600 respondents. This number provides a 97% confidence level and an error of 2.7% (confidence interval $\pm 2.7\%$) even under the worst-case response distribution scenario (50% to 50%).

The respondents were directors of enterprises/organizations, their deputies, heads of departments and personnel services of enterprises.

The representativeness of the selection of employers is achieved through three basic and interrelated parameters that characterize a probability (random) sample:

- Availability of a complete list of operating enterprises in Uzbekistan, which determine the general population of the "population" of economic entities at the disposal of experts;
- Share distribution of operating economic entities by sectors (types of their economic activity) in accordance with their general population;
- Selection, by the method of "random" selection¹, of business entities in direct proportion to the industry structure of business entities.

The basis for the sample construction was a database of all enterprises operating on the territory of the republic. These data were provided by the State statistics committee of the Republic of Uzbekistan at our company's request. Multistage random sampling was used to select employers, when two or more probability sampling methods were used in combination. The sample size of higher education students was 2,800 respondents. This number of respondents provides a 97% confidence probability and a margin of error of 2.05% ($\pm 2.05\%$ confidence interval) even in the worst-case scenario (50%/50% response distribution).

The respondents were senior undergraduate students.

The algorithm for forming the students' sample is based on the following principle:

- Share of students by profile of their specialization (pedagogy, health care, etc.), as well as contract/grant education;
- Coverage of equal numbers of men and women, as well as students enrolled in the university from rural and urban areas;
- The formation of the respondents by "random" selection.

In turn, the sample size of university teachers was 400 respondents. This number provides a 95% confidence probability and an error of 4.86% (confidence interval $\pm 4.86\%$) even in the worst-case scenario of the responses distribution (50% by 50%). The respondents were faculty members of higher education institutions where students were surveyed.

Qualitative data

The main way of selecting respondents for qualitative survey was purposeful (other names are targeted, discretionary selection) selection of research units, in which it is impossible to calculate in advance the probability of each element in the sampling frame. Such selection is characterized by the selection of survey units according to some predetermined principle. The scope of work for interviewing different groups of respondents is presented in the table below.

¹ Any component of the "population" has an equal chance of being sampled

Table No. 1 Scope of work on the survey of different groups of respondents¹

Survey methods		Category of respondents	Number (people)
Qualitative	Unstructured interviews	Employees of international organizations, officials of ministries	14
	In-depth (semi-structured) interviews	Representatives of local authorities	27
		Administration of universities and branches of foreign representative offices	95
		Employees of the Ministry of employment and labor relations, state services and departments in the education and employment	31
		Representatives of civil society	90
	Focus groups	Parents of university students	147
		University graduates	297

Tools and procedures for information analysis

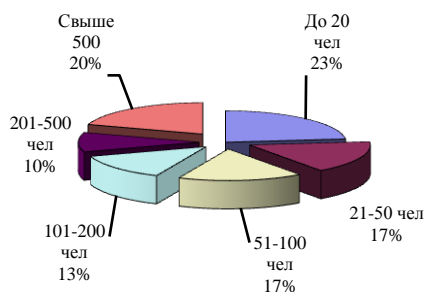
To collect quantitative and qualitative data, the expert team developed a complete set of relevant tools.

A separate list of questions was developed for each group of respondents. The blocks of questions for different categories of respondents were developed taking into account the possibility to compare the answers and analyze how different target groups covered by this research perceive the same problem. For fieldwork, all primary data collection tools **have been translated into Uzbek and, in the Republic of Kazakhstan, into Karakalpak.**

The following quantitative data collection tools were tested during the pilot survey, which was conducted between December 20 and 25, 2020:

Questionnaire of structured interviews with employers;

Questionnaire for the undergraduate students' survey in higher education institutions.

**Fig. 1. Enterprise size²**

Two regions, namely the cities of Tashkent and Kokand (Fergana Province), were selected for testing the tools. This allowed testing the perception and understanding of the issues by respondents living in the administrative centers and outside them. During the pilot survey 30 interviews with employers were

¹ Author's development

² Author's development

conducted. Depending on the wishes of respondents, interviews were conducted in Uzbek or Russian languages.

The sample included enterprises with different numbers of employees. Share distribution of the participants of the pilot survey depending on the size of their organizations is shown in Fig.1. In the course of the pilot survey 50 university students were surveyed. The survey was conducted among senior students of the Tashkent institute of design, construction and operation of highways and the Kokand state pedagogical institute. Data from the quantitative survey of respondents were entered into an electronic database, scrubbed of random errors and omissions in the responses. A Microsoft Access database was used to enter, process, and store the data.

When processing the information obtained from interviews, focus group discussions and documents, the methods of synthesis and content analysis were used. Descriptive statistics, cross-tabulation, and other methods of statistical analysis were used to process structured interviews.

Research results

Need for specialists with higher education

The survey results indicate a high demand of domestic organizations for specialists with higher education, including university graduates. During the interviews, some employers even talked about the competition between companies seeking to hire the most capable young specialists.

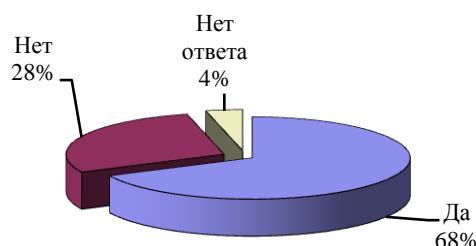


Fig.2 Work requires qualifications that can only be purchased at a university (% of the total number of respondents)¹

According to data provided by the Ministry of employment and labor relations, in Uzbekistan as a whole, the employees share with higher education in the total number of all employees is 31.8% (as of January 1, 2018). At the same time, in the process of interviewing employers, 67.8% of respondents said that work (or individual positions) in their organization requires special qualifications, which can be acquired only at the university (see Fig. 2). The national job database, which can be found on this ministry website, contains information on more than 41 thousand vacancies where higher education is required. The interest of the business community in qualified young personnel is also confirmed by the results of interviews with the administrations of higher education institutions.

The survey revealed a high level of employers' interest in their employees having higher education. Such interest was expressed by 90.9% of respondents. This speaks, rather, about employers' understanding of

¹ Data from the Ministry of employment and labor relations

the importance of introducing new methods and technologies for organizing the work process in the future, perhaps in the near future, for which specialists with higher education will be needed. But for now, i.e. at present, they can meet the needs of their partners and consumers with their organization employees, of which not all have higher education, i.e. are not highly qualified specialists.

The employers' survey showed that 67% of organizations are in need of specialists with higher education. The data analysis by the economy sectors, which was carried out taking into account the ratio of employers' needs indicators and the specialists availability with higher education in the industry revealed quite significant differences in their demand level.

According to this analysis, such sectors as trade, education, and information and communication are the least in need of specialists with higher education. Nevertheless, the average indicators, which characterize the ratio of specialists' need/availability with higher education, are positive for all these sectors.

Table No. 2 Need for specialists with higher education¹

Branch of the economy:	Indicators (% of the total number)		Ratio of indicators
	They have a need for specialists with higher education	Percentage of employees with higher education	
Healthcare	77,8%	17,4%	4,5
Construction	68,3%	16,7%	4,1
Accommodation and meals	64,8%	15,9%	4,1
Industry	66,8%	16,7%	4,0
Rural	63,2%	16,8%	3,8
Transport	60%	16,5%	3,6
Trade	57,4%	25,6%	2,2
Other industries	69,3%	41,4%	1,7
Education	71,85	53,5%	1,3
Information and communication	54,5%	45,2%	1,2
Uzbekistan	67%	31,8%	2,1

According to the survey, the organizations of Jizzak region have the greatest difficulties in hiring a sufficient number of qualified specialists with higher education. This is primarily due to the specificity of sample formation, which is generally representative of the whole country.

¹ Author's development

Nevertheless, it is noteworthy that 59% of metropolitan employers have difficulties in hiring specialists with higher education. In this regard, it should be noted that more than 400 organizations were interviewed in Tashkent. And this number of respondents, all other things being equal, is minimal for the formation of probabilistic (representative) samples. Moreover, there are significantly more universities in the capital than in other regions of Uzbekistan, and graduates of higher educational institutions are in demand among most employers.

The sectoral affiliation analysis of organizations shows that in all sectors a fairly large number of organizations faced difficulties in hiring specialists with higher education.

When analyzing the employers responses, it was found that public organizations need specialists with higher education most of all, but the indicators characterizing the difficulties in hiring a sufficient number of qualified specialists are generally the same as in the private and public sector.

It is noteworthy that almost 45 % of employers have difficulties in recruiting specialists with higher education. The main reasons for the difficulties in hiring young specialists are that they require a higher salary than the company can offer, and in the labor market there is the specialists shortage of the required specialties and/or the necessary qualifications. At the same time, the first reason is more relevant for representatives of the private and public sector, and the rest for state organizations.

Relevance index of higher education

The calculation of the Higher education relevance index is an integral part of this study. It is the main indicator that characterizes the opinions improvement about the relevance of higher education programs and degrees to labor market requirements. This index calculation is based on the benchmarking principles¹. Sometimes the benchmarking process is referred to as benchmarking². In this case, the benchmark is the employers' opinion on the importance of a particular competence. For each competence (indicator) the Index was calculated according to 3 average values: how important it is for the employer, how well it is developed by HEIs, and to what extent this competence is possessed by graduates of higher education institutions. The average values were calculated in points. In this case the % sign is not indicated. To determine the Index we used 22 indicators, which are conditionally divided into three groups: qualifications, personality and business.

The study results suggest that the personal and business qualities of young professionals are also important for employers, as are their professional skills. At the same time, their compliance level with the representatives' requirements of the business community as a whole does not differ from the indicators characterizing the satisfaction level with qualification skills and personal qualities of universities graduates.

Qualification skills of university graduates

According to the study, the ranking of qualification skills is headed by knowledge in the specialty and practical skills, and the list is closed by knowledge of foreign languages.

¹ Sharafutdinova N. S., Shafigullina A.V. Benchmarking: Textbook-Kazan: Publishing House, LLC», 2016. 138 p. 129

² Means and methods of quality management. Manual <https://books.google.co.uz> > books

Grodzensky S. Ya., Grodzensky Ya. S., Chesalin A. N. · 2018 · Business & Economics

Sharafutdinova N. S., Shafigullina A.V. Benchmarking: Textbook-Kazan: Publishing House, LLC», 2016. 138 p. 129

Table No. 3 Qualification skills of university graduates ¹

Indicators:	Average value on a 10-point scale		
	Important for the employer	Develop universities	Notable alumni
General knowledge and general outlook	9,09	7,17	6,17
Knowledge of the specialty	9,42	7,4	6,47
Practical skills	9,31	6,96	6,07
Knowledge of foreign languages	8,33	6,79	6,06
A confident computer user	9,27	7,77	7,16
Analytical skills	9,11	7,12	6,17
Working with information	9,22	7,18	6,27
Orientation in a complex environment	9,27	7,19	6,2
Project management skills	9,1	7	6,03

The study shows that currently the smallest gap in the qualification skills of graduates of higher education institutions is observed in such indicators as confident computer user and proficiency in foreign languages. It is especially worth mentioning that employers are least satisfied with the practical skills of young specialists and in general they meet their requirements by 70%. In this regard, it is appropriate to note that increasing the practice time and content is an essential part of the suggestions voiced in interviews with various stakeholder groups.

Table No. 4 Calculation of the Index on the qualification skills of university graduates ²

Indicators:	Average value	The average value of the total points awarded:		Index
	Important for the employer	Develop universities	Notable alumni	
General knowledge and general outlook	9,09	6,67		73,4%
Knowledge of the specialty	9,42	6,94		73,7%
Practical skills	9,31	6,52		70%

¹ Author's development² Author's development

Knowledge of foreign languages	8,33	6,43	77,2%
A confident computer user	9,27	7,47	80,6%
Analytical skills	9,11	6,65	73%
Working with information	9,22	6,73	73%
Orientation in a complex environment	9,27	6,70	72,3%
Project management skills	9,1	6,52	71,6%
Total	82,12	60,63	73,8%

Personal qualities of university graduates

According to the study results, employers most appreciate performance and discipline in young specialists. At the same time, the advisability discussion of young employees showing initiative as opposed to performance in this case was decided in the latter favor. It is also worth noting that both these competencies are closely interconnected. This interrelation affects practice in the concept "performing discipline" updated for employers which characterizes performance by members of collective or certain employees of orders, commands, decisions, the instructions accepted at the higher level of management. As a result, the ability to obey the established order, the diligence presence and good execution of orders by a young specialist are significant qualities for most employers.

In addition, employers demand employees who recognize the need and are able to take responsibility for the results of their work. It is also important for employers to be able to interact with team members, consider their opinions, and help them, focusing on the overall result of the work.

At the same time, teamwork skills scored more points than practical experience and knowledge of the specialty. On average, employers considered the personal qualities of young specialists to be more important than their qualification (specialty/professional) skills. The average importance of personal qualities, sometimes referred to as soft or non-cognitive skills, is 9,48, while for qualifying skills it is 9,12. In addition, the level of satisfaction with the personal qualities of college graduates is slightly higher than for qualifying skills, 74,8% and 73,8%, respectively.

Table No. 5 Calculation of the Index on the personal qualities of university graduates¹

Indicators:	Mean	Average value by the sum of points given:		Index
	Important for the employer	Developing universities	Possessed by graduates	
Sense of duty	9,62	7		72,8%

¹ Author's development

Responsibility	9,56	6,99	73,1%
Discipline	9,62	7,28	75,7%
Teamwork	9,51	7,07	74,3%
Personal time management	9,36	7,03	75,1%
Learnability	9,33	7,1	76,1%
Orientation to professional and personal development	9,35	7,16	76,6%
Total	66,35	49,63	74,8%

Business qualities of university graduates

The analysis of the employers' survey shows that they highly appreciate the employees' ability to set priorities. Accordingly, a young specialist should be able to identify the main direction in his work, focusing his efforts on it, which leads to saving working time of the specialist and increasing his work efficiency.

In a rapidly changing environment, as well as in situations of incomplete information, employers consider it important to be able to quickly assess the situation, form their own approach to solving the problem, and make an informed decision on their own in a timely manner. At first glance, this competence is relevant only for the managers' level, but judging by the employers' estimates, it is also necessary for a young specialist who must have a certain degree of independence and respond promptly to ongoing changes. Closing the top three preferences are two competencies: focus on results and oral communication skills. According to the degree of importance for employers, the average indicators for them are 9,3 and 9,28, respectively. At the same time, the first competence is expressed in the ability to finish the job, the ability to correctly allocate resources and overcome obstacles throughout the entire period of the assigned task implementation. And the second is characterized by sociability, the ability to contact. In other words, employers need employees who know the patterns of interpersonal communication, skills of rhetoric, negotiation, public speaking, and other attributes of competent oral communication.

The data analysis of the employer survey shows that the business qualities of young professionals are also important for employers, such as professional skills and personal qualities. At the same time, their compliance level with the representatives' requirements of the business community as a whole does not differ from the indicators characterizing the satisfaction level with qualification skills and personal qualities of universities graduates.

Indicators of the relevance index of higher education

The research data analysis clearly demonstrates that at present, the overall index of higher education relevance is 74.27%, and the compliance level with the employers' requirements for each competence varies in the range from 70% to 80.6%.

It is worth adding that respondents scored quite high on all of the indicators they were asked to evaluate. Therefore, at this point it is difficult to define an ideal portrait (profile) of a young specialist. In other words,

exactly what set of professional knowledge, skills, experience, personal and business qualities a graduate of a higher education institution should possess.

During the students' survey and faculty, they were asked to rank their response options on the following block of questions:

What is the first thing that the heads of organizations (firms) pay attention to when hiring university graduates?

What personal qualities should a modern graduate have?

What business qualities should a modern graduate possess?

For each question, respondents ranked the answers in descending order, from most important to least important.

The ranking of respondents' answers shows that teachers' attitudes are projected by students on their own views and ideas about the importance of certain competences in future professional activity. As a consequence, the ranks (place) of priority in both categories of respondents in most cases coincide with the qualification skills, personal and business qualities.

However, these priorities do not always coincide with the importance of a particular professional competence for the employer. So students and faculty members put knowledge and expanding their horizons on the first place, and the second-the knowledge of foreign languages. However, in average number of points awarded, these competencies occupy the bottom lines of preferences among employers. In other words, they are less important for employers than knowledge in the specialty and practical skills of a young specialist. It is also noteworthy that the students put knowledge in the specialty on the 4th place, and on the 5th place - practical skills. In turn, among the teaching staff in the ranking of priority competencies, they are, respectively, on the 6th and 4th place.

As for the personality qualities that the young specialist needs, here the opinion of all groups of respondents practically coincides, and the first three places in the ranking of priority competencies are occupied by such qualities as performance, discipline and responsibility.

Judging by the arrangement of priorities to students and PPS, they clearly underestimate, the importance of such competence for employers as a result orientation. Like students and PPP, it takes the last place in the list of preferences.

Prestige of higher education

According to the survey, a large majority of students and faculty believe that studying at universities in Uzbekistan is prestigious. Almost all representatives of the administration of higher educational institutions who were interviewed agree with them. At the same time, some respondents, explaining why studying at this university are prestigious, referred to the good equipment of the educational institution. But, when it came to the university's need for resources, it turned out that its material and technical equipment needed to be improved.

Despite students' rather high assessments of the prestige of a university diploma for employers, they are more reserved. Only 17% of students and 19% of faculty consider the prestige of their university diploma for employers very high, while more than 35% of students and 26% of faculty described it as average.

During the focus group discussion with parents, many participants believe that it is more prestigious to study at private and foreign universities, but the vast majority of parents cannot afford to send their child abroad. At the same time, in the perception of most focus group participants are foreign universities branches accredited in Uzbekistan. In their opinion, graduates of these universities are better prepared than graduates of state universities in practical skills. Therefore, their chances of employment are somewhat higher.

One of the tasks of the present study was to collect and analyze information that characterizes the employment rate of graduates, their average monthly income and the percentage of those who work in their field of specialization.

The results of 28 focus group discussions, which were held in all regions of the country, show that in general, only graduates who were trained on a contract basis could not get a job in their specialty.

Judging by the respondents responses, in most cases they simply could not find a job or there was no need for specialists in their profile.

A retrospective analysis of the data of the State Statistics Committee of the Republic of Uzbekistan shows that over the past 2 years there has been a noticeable increase in the number of bachelor graduates who studied at universities on a paid-contract basis. Obviously, therefore, during this period, there is an increase in the graduates' employment not in their specialty, and the indicators of the bachelors' employment in the study have practically not changed.

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ASSESSMENT OF THE SEASONAL FACTOR IN REGIONAL TOURISM AND THE WAYS OF ITS USE

Dilfuza Samarovna Khamzaeva¹

ABSTRACT

This article is devoted to the study of the seasonality factor in tourism, as one of the ways to improve regional tourism. On the example of the Surkhandarya region, an analysis of possible strategies for using the seasonality index in tourist organizations has been carried out.

Key words: *Tourism, seasonality of demand, seasonality index, decrease in the influence of seasonality.*

INTRODUCTION

2019 was marked by the rapid growth of the tourism industry around the world, including in our country. The total number was 21231.6 thousand people, including foreign tourists - 8279.0 thousand people. and citizens of the republic - 12,932.6 thousand people. Exports of tourism services amounted to 1313 million US dollars. [1] The tourism industry has come to be regarded as one of the drivers of the national economy.

However, the spread of the pandemic has led to a sharp decline in tourist flows and, accordingly, a decrease in the income of tourist organizations. In 2020, the influx of foreign tourists decreased by 82% and amounted to only 1504.1 thousand people. In addition, the introduction of restrictions within the country has had a serious negative impact on domestic tourism.

RESULTS AND DISCUSSION

Currently, the most important task of the tourist potential of the regions. Tourism should be effective tourism in Uzbekistan is the restoration of tourist flows and the development of tourist routes. The solution to this problem is associated primarily with the development of an instrument for economic development not only of recognized tourism centers, such as Samarkand, Bukhara and Khiva, but also of all regions of our country.

For example, the Surkhandarya region is one of the specific and promising tourist destinations in our country. The region has significant tourism potential. On its territory there are 374 objects of cultural heritage, of which 69 are intended for visiting tourists, including objects of pilgrim tourism - 14, objects of Buddhist tourism - 7, historical and architectural objects - 25, objects of ecological tourism - 12, cultural and recreational objects - 7, health tourism objects - 4. To date, only 25 of them are actively used for tourism purposes. The most famous objects of tourism are the open-air museum "Fayez-Tepa", the memorial and cult complex "Sultan Saodat", the archaeological complex "Kampirtepa", the madrasah "Said otalik", the Khakim-At-Termeziy mausoleum, the Sangardak waterfall, the Teshik cave. Tash, Kirk Keyes fortress. There are great prospects for the development of mountain and extreme tourism.

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However, here we are faced with one of the traditional problems of tourism - the seasonality of demand for tourist services. The seasonality factor is an object of study by many scientists. The variety of studies of seasonality in tourism contributes to the development of different points of view on the definition of this category. Some authors consider seasonality to be a consequence of periodic changes in climatic conditions throughout the year. [2] Others define it as a steadily recurring cycle of tourist activity characteristic of a given place. [3,4] There is an opinion that seasonality is a manifestation of the action of the market mechanism, the balance of supply and demand associated with the conditions of recreation. [5,6] It is also believed that seasonality is an external spontaneous factor and cannot be subject to formal control. [7] The seasonality factor in tourism and hospitality has been deeply studied in the works of European scientists. R. Butler at the end of the 20th century described in detail the definition of seasonality in the tourism business. [8] In recent years, Duro J. [9] and Judith T.-P. [10] have been researching seasonality in regional tourism.

From all the above definitions of seasonality, it can be concluded that this factor is inextricably linked with the content of a tourist trip and tourist activity in general. We believe that seasonality in tourism is inherent in the essence of tourism needs. It manifests itself both in places where demand is generated and in places where it is satisfied.

An indicator for assessing the seasonality of a tourist area is the seasonality index, which allows us to identify the periods of the largest and the smallest tourist visits. Analysis of data for the Surkhandarya region for 2014 - 2018 showed the following results (table 1).

Table 1. Determination of the seasonality index of the tourist flow in the Surkhandarya region for 2014-2018.

Month	Year's					Average	Seasonality index
	2014	2015	2016	2017	2018		
january	281	312	378	379	521	374,2	0,46
february	186	271	294	263	678	338,4	0,42
march	291	372	594	374	1 399	606	0,75
april	482	454	742	566	1 854	819,6	1,02
may	410	554	674	902	2 576	1023,2	1,27
june	445	520	323	468	2 710	893,2	1,11
july	337	427	463	705	2 546	895,6	1,11
august	661	583	486	834	2 726	1058	1,31
september	616	633	601	1 092	2 679	1124,2	1,39
october	596	662	694	1 042	2 461	1091	1,35
november	399	337	374	572	1 790	694,4	0,86
december	451	391	389	594	1 941	753,2	0,93
Total	429,58	459,67	501,00	649,25	1 990,08	805,92	

The question arises: how should tourism enterprises behave in relation to the seasonality factor: try to reduce its wobbling or use it in current activities?

It would be logical to argue that the second route is more effective, and many tour operators consider themselves to be its supporters. At the same time, in practice, the first path is used more, that is, tour operators direct a lot of resources to combat seasonality in tourist demand. To effectively address this issue for a specific region, it is necessary to conduct a comparative analysis of the adopted strategy in relation to the seasonality factor. This is due to the presence of positive and negative aspects of each of the directions (table 2).

Table 2. Analysis of the main directions of reducing the influence of the seasonality factor in tourism

Indicator's	Seasonality	
	Combating the seasonality of demand	Taking into account the seasonality of demand
Main activities	Diversification of the tourist destination; Development of non-traditional tourist destinations for the region; Investment in tourism infrastructure; Development of new tourism resources;	Increasing the attractiveness of the travel brand; Increasing the potential of tourism organizations; Improving the quality of service delivery; Investments in cooperation with other destinations; Development and improvement of tourism resources.
Possible positive results	Increasing the rhythm of the tourist flow; Uniform workload of tourist organizations; Maximum use of tourist resources; Increasing the attractiveness of the region's tourism brand; Improving the efficiency of the tourism business.	Diversification of the activities of tourism organizations; Increase in the capacity of the tourist flow during the peak season; Effective use of short-term high seasons; Combination of international and domestic tourism; Reallocation of investment in tourism infrastructure; Raising the class and level of tourist services.

Possible losses	Losses due to the low attractiveness of non-traditional tourism destinations for the region; Low return on investment in new types of tourism; Acceleration of the wear and tear of tourist resources and the need for their restoration; Reducing the attractiveness of traditional tourism resources.	Losses from insufficient loading of tourist facilities; Losses from the decline in business activity in the tourism sector; Losses from redistribution of income in favor of other regions; Insufficient use of new tourism resources; Decline in the market attractiveness of tourism and hospitality
Terms of use of the strategy	Availability of promising tourism resources; High losses from seasonality, commensurate with financial insolvency; Drastic changes in the structure of demand	The limited developed tourist resources; High investment risks of investments in tourism resources.

As can be seen from the above table, when choosing a strategy for the behavior of a tourist organization, it is necessary to assess the possible consequences of a change in the seasonality factor. The study of the seasonality factor shows that in almost all regions of the country, tourist activity depends mainly on the seasonality of tourist flows. An example of such regions is the Surkhandarya region.

As the results of assessing the seasonality factor show, the smallest flow of tourists falls on the first months of the year, and the largest - in August, September and October. Indicators of the external manifestation of seasonality in this tourist region are:

Pronounced dry continental climate, that is, hot summers even for Uzbekistan. For the flat part of the region, the summer tourist season is associated with the difficulties of visiting monuments during the daytime;

Distance from other tourist resources. The distance from Samarkand to the center of the Termez region is 300 km, and from Tashkent - 600 km.

Specificity of tourist resources. The main objects of tourism are religious and archaeological resources; they can be visited only at certain times of the year. Extreme tourism facilities are also available at certain times of the year.

Taking into account the specified climatic characteristics of the region, we consider it necessary to carry out a set of measures to influence demand by actively stimulating the supply of tourist services.

One of the directions of supply development in the tourist services market is the improvement of the system of resort and health tourism. The presence of the Omonkhon healing spring, the Khuzhaikon salt cave, as well as high-mountain resort areas are the resource basis for this direction.

The second direction in the development of the tourist offer is the development of the transport infrastructure. As already noted, the large distance from the capital and other tourist centers negatively affects the attractiveness of the region's resources. So far, the tourist loses most of the time for crossing. We believe that convenient air routes, high-speed trains from Tashkent, as well as the inclusion of Termez in the tourist ring of the republic will significantly increase the tourist potential of the region. An important task is to organize the transportation of tourists within the region. This is primarily due to the improvement of the condition of the roads to the mountain and foothill resorts. Investments in road construction will provide an influx of domestic tourists who use their own transport, as well as increase the transport of foreign tourists.

CONCLUSION

However, the main direction of the development of the tourist offer is to overcome the seasonality factor in the tourist activity of the region. Currently, the offer of tourism products to foreign tourists is highly seasonal. Tour operators in the region pay attention to the spring and autumn seasons, that is, they are guided by the natural formation of demand. At this time, both foreign and domestic tourists visit the sights of the region on their own initiative. At the same time, there is a great potential for using the tourist flow in the winter months, since the winter in the region is much milder than in other regions of the republic. The resort areas are well adapted for the winter months as well.

Improving the hotel fund, developing the culinary element of the tourist infrastructure, expanding the cultural and entertainment program is a prerequisite for improving the tourist offer. We believe that the development of the tourism potential of the Surkhandarya region will help stimulate demand and overcome the influence of seasonality in the activities of tourism organizations.

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THEORETICAL BASIS OF ECOLOGICAL TOURISM DEVELOPMENT IN THE SYSTEM OF SOCIO-ECONOMIC RELATIONS

Qodirov Aziz Anvarovich¹

ABSTRACT

The article highlights the role and importance of ecotourism in the system of socio-economic relations. Theoretical and methodological bases of the concept of ecotourism are studied. The specific features and principles of development of ecotourism are also presented. The author's definition of the concept of ecotourism is given, and its objective necessity in the development of the national economy is studied in detail.

Key words: tourism, eco-tourism, mountain, nature reserve, environmental education and enlightenment, principle, development, competitiveness, tourism potential.

Today, tourism is one of the most profitable sectors of the national economy and much attention is being paid to the further development of tourism in the world economy. Currently, the World Tourism Organization recognizes adventure tourism, marine and water tourism and ecotourism as the most prospective areas of tourism. Among above types of tourism, one of the youngest and most promising areas is ecotourism, which is characterized by its development and high income. According to the United Nations World Tourism Organization, ecotourism has been remaining one of the five key strategic directions for tourism development. In recent years, the share of ecotourism in the total volume of the global tourism industry has exceeded 10%, and its growth rate is 2-3 times higher than the corresponding indicators in the entire tourism industry².

The unique beauty of our country, specific landscape, a variety of rare flora and fauna, world-class archeological finds, paleontological remains, unusual geological sections, hundreds of natural monuments create basis for the development of this type of tourism. In this regard, in recent years, Uzbekistan has been paying real attention to the development of ecotourism.

In his Address to the Oliy Majlis, President of the Republic of Uzbekistan Shavkat Mirziyoyev said, "Our country has a unique nature, national reserves, and great potential for the development of tourism in mountainous areas. In particular, the fact that the development of medical tourism, pilgrimage tourism and ecotourism will give a great impetus not only to the development of the economy, but also the social sphere [1] is a clear proof of the above.

Along with the results achieved in our country, it is necessary to carry out a large amount of works, which should be put into practice in the future, to conduct new environmental research on the development of tourism and rational and efficient use of available potential.

In foreign practice, the term "ecotourism" was first officially used in the first half of the 80s of the twentieth century. This term in general reflects the idea of harmony between ecology and recreation and is

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² Ecotourism in Uzbekistan: prospects and opportunities. July 18, 2018. Available at: <https://uzbekistan.lv/en/ecotourism-in-uzbekistan-prospects-and-opportunities/> (last seen 11.09.2018)

widespread, but there is no clear and generally accepted definition of the term "ecotourism" in the scientific literature till today.

It is necessary to explain the concept of "ecotourism", first of all, taking into account the views of foreign and national scientists and defining the general principles that characterize the essence of this concept for regional and local governments to implement the rational use and management of ecological tourism resources. Below we analyze the concept of "eco-tourism" in various sources and literature.

The International Union for Conservation of Nature defines "eco-tourism" as "trips to untouched areas of nature that are responsible for the environment. The aim is to enjoy nature and cultural monuments, to study nature in order to protect it and not cause significant damage to the environment, to ensure the socio-economic participation of the local population and the interest of the local population in this activity.

The international community of ecotourism understands ecotourism as a responsible journey to the natural areas, which contributes to the protection of nature and the improvement of the lifestyle of the local population.

Expert in the field of ecological tourism T. Velax explains ecotourism as "tourism that encompasses trips to untouched natural areas, the main purpose of which is to gain an understanding of the natural and cultural-ethnographic features of the area without compromising the integrity of the ecosystem. It creates favorable economic conditions for the protection of nature and natural resources by the local population".

The Australian National Ecotourism Strategy defines ecotourism as nature-oriented tourism, which includes environmental education programs and is carried out in accordance with the principles of ecological balance.

In addition to the comments of international organizations focused on nature, this concept is widely explained in the researches of national and foreign scientists.

In particular, scientists S.Ross and G. Vollar in their article "The Evolution of Ecotourism", argue that ecotourism can contribute to the conservation and development of nature and establish positive synergistic interactions between biodiversity, tourism, and local communities. This, in turn, will be ensured by the proper organization and management of this activity. D.Fennel in his article, "Tourism routing", explains that ecotourism is a robust form of natural tourism, primarily focused on living and understanding wildlife, organized in accordance with ethical norms, which in turn reduces the impact on the natural environment, use of natural resources and costs. The concept of ecotourism has been studied by a number of Uzbek scientists, and we comment on the views of some of them.

Doctor of Economics, Professor O.Kh. Hamidov described ecotourism as "an innovative and lucrative direction based on the criteria of destination (recreation, area) in the structure and classification of tourism activities, specializing in nature travel and having the least negative impact on nature" [2]. Of course, some of the concepts in this definition are specific to the period of research, for example: calling ecotourism as an innovative direction is a definition specific for that period. Also, O.X. Khamidov also clarifies the differences between ecotourism and other types of tourism, saying in his research: "The difference between ecotourism and other types of tourism is that the guide and group leader serves as advisors for nature conservation. Instead of prioritizing traditional convenience on eco-tours, they prioritize nature conservation, demonstrating to visitors the benefits of living in a "field" and limiting convenience in practice "[3]. Through this idea, the economist has shown the advantages of eco-tourism over other types of tourism

According to the research, the main objectives of eco-tourism are: raising the culture of interaction between nature and man, environmental education and enlightenment, fostering a sense of personal responsibility for the environmental situation, developing and strengthening ethical norms of behavior in the natural environment. recreational purposes (restoration of mental and physical strength of a person, rest).

Features of eco-tourism include:

- motivating and satisfying the desire of travelers to interact with nature through purposeful trips to relatively unchanged and untouched areas. These areas are represented by ubiquitous, typically national and natural parks, reserves, natural monuments, and reserves.
- weak negative impact on the natural environment ("soft tourism"). It is this aspect that has made eco-tourism the only form of economic use of natural resources in specially protected natural areas;
- reduce the negative impact on the environment and culture, and encourage tour operators and travelers to promote nature conservation and socio-economic development;
- combines leisure, recreation and education for travelers, which assumes that there are strict requirements for visitors, compliance with which is a key condition for the successful development of this form of tourism
- the existence of interests for the local population from the development of ecotourism and the absence of contradictions between its interests and the socio-economic development of the regions.

We can schematically express these properties as follows:

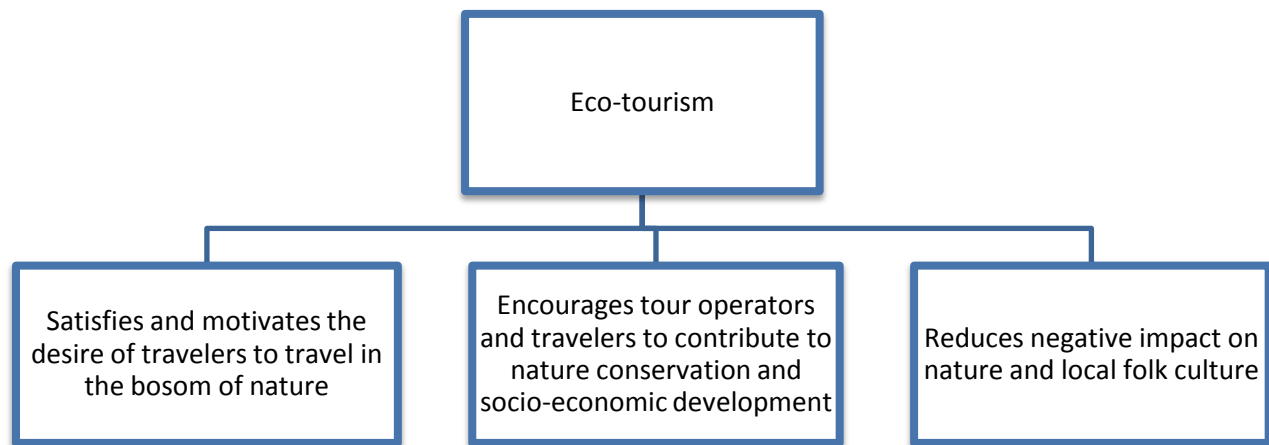


Figure 1. Peculiarities of eco-tourism¹

Therefore, local communities are involved in the exhibition facilities not only as service personnel, but also have the right to live in the protected area, hence the ability to lead a traditional lifestyle, engage in traditional activities, as well as make efficient use of natural resources.

Thus, ecotourism can be interpreted as an activity based on the following principles:

¹ Prepared by author

- Minimization of negative complications of ecological and socio-cultural nature, support of ecological sustainability of the environment;
- A trip to nature, the main content of such trips is to "get acquainted with nature, local customs and culture";
- Assistance in the protection of nature and the local socio-cultural environment;
- Environmental education and enlightenment;
- Participation of the local population and income from tourism activities, which creates economic motivation for them to protect nature
- Economic efficiency and sustainable development of the visiting regions.

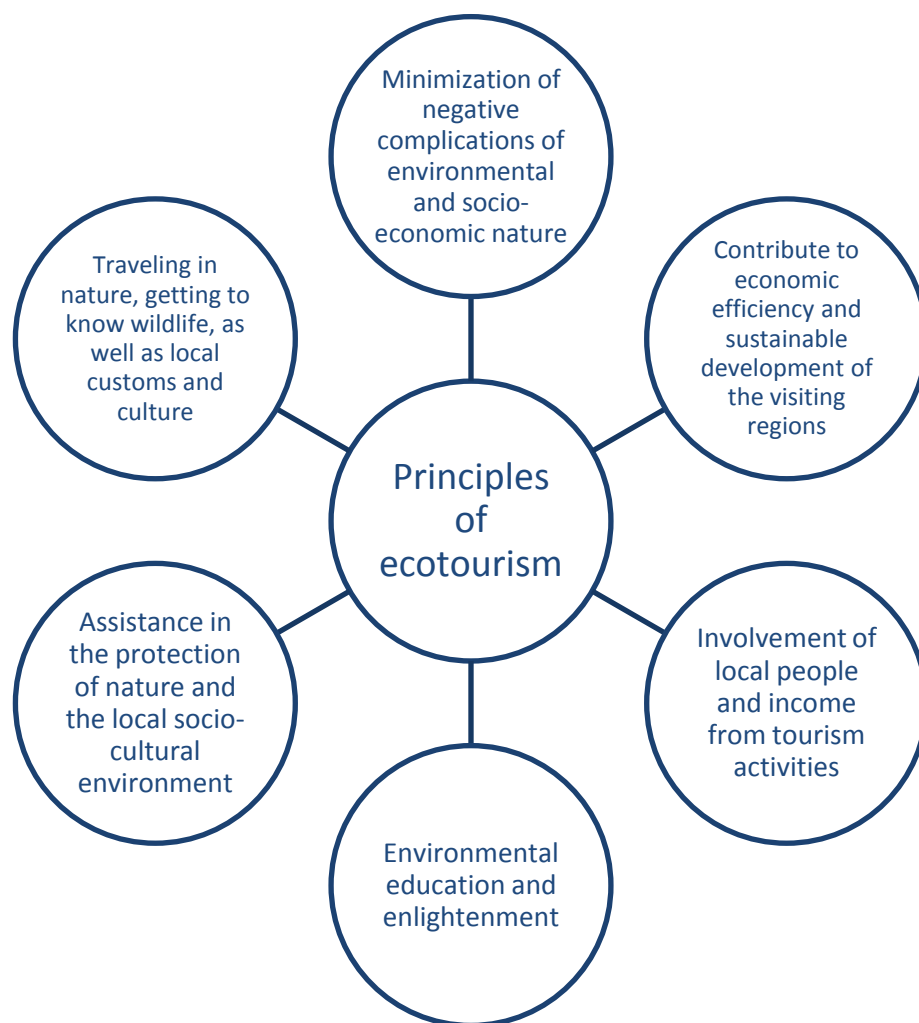


Figure 2. Principles of ecotourism.¹

¹ Prepared by author

In a broad sense, eco-tourism can be defined as one of the forms of recreation, which is directly related to the use of natural potential, including travel and recreation in an unchanging natural environment.

This activity is related to the healing of human beings in harmony with the preserved nature. Thus, eco-tourism is a shining example of the harmony of nature, travel and ecology, which contributes to the development of human mental and physical strength, as well as cognitive abilities.

According to D.Wester, (shown in Table 1) such principles of eco-tourism as environmental education and enlightenment, participation of local people and their income from tourism activities, as well as economic efficiency and contribution to the sustainable development of the visited areas, requires additional description.

Table 1 Peculiarities of the principles of ecotourism

Principles	Different features
Environmental education and enlightenment	<ul style="list-style-type: none"> • Visitors to the natural area clearly feel their responsibility to preserve nature and then follow the rules of conduct at the place of travel. • Tourists receive information from the guide at the beginning of the trip about the natural area where the visit is planned and the rules of conduct; • Qualified staff, such as guide-ecologists, will be involved in conducting the tour; • Excursions are an integral part of environmental awareness; • Natural and cultural landscapes, which are ecologically friendly and ecologically interesting; • The guides acquaint tourists with local environmental problems and their solutions, as well as by conducting activities aimed at solving environmental problems in the area; • The program includes visits to nature museums and museums of local lore, the type of travel itself is carried out on educational ecological corridors; • Tourists are involved in solving local environmental problems.
Involvement of the local population and income from tourism activities, which creates economic motivation for nature conservation.	<ul style="list-style-type: none"> • Revenues from the implementation of eco-tourism programs are received by various social groups and strata of the local population, where it is economically viable for the local population to preserve the natural environment; • The local population is involved in the tourism business and tours and has the opportunity to develop their traditional forms of management; • Local products and labor are used in conducting tours.
Contribute to economic efficiency and sustainable development of the visiting regions	<ul style="list-style-type: none"> • Integration of eco-tourism into regional and local development plans; • Integrated approach to the development of tourism in the destination; • Careful planning and management of ecotourism and monitoring of ongoing processes; • Revenues from tourism help replenish the local budget and support the local economy.

Thus, explaining the concept of ecotourism through the above principles, we have defined the author's definition as follows: *"Ecological tourism is a type of tourism with combination of nature, travel and ecology, raising the culture of interaction between nature and man, ecological education and enlightenment, fostering a sense of personal responsibility for the ecological situation, developing and strengthening ethical norms of behavior in the natural environment (recovery of mental and physical strength, recreation)."*

In conclusion, eco-tourism is one of the types of tourism that makes an important contribution to the development of the national economy. Therefore, the development of this type of tourism has become an objective necessity in present-day.

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ECONOMETRIC MODELING OF INNOVATIVE DEVELOPMENT OF HOUSING AND UTILITY SERVICES

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ABSTRACT

The theoretical basis of the mechanisms of construction and forecasting of the empirical model of the system of public utilities to the population of the region has been improved. A mathematical apparatus for constructing a complex numerical econometric model of the regional economic system has been developed.

Forecasts for the development of public utilities in Kashkadarya region have been developed on the basis of a complex number of empirical models of medium-term multivariate scenarios.

Key words: *service sector, complex modeling, econometric modeling, differential equations, static and dynamic parameters, structural analysis, synthesis, optimization, multifactorial empirical models, regression equation, correlation coefficient, Darbin-Watson criterion, Fisher and student criteria.*

Introduction

Innovative development of public utilities at the present stage affects almost all spheres of economic activity. The article highlights the results of research and forecasting the quality Innovative development of public utilities to the population of the territory based on empirical models.

The aim of the study is to increase the efficiency of using the "digital information system in the Innovative development of public utilities of the territory's population" and to develop an empirical forecasting model. The research was carried out using analysis and generalization tools to determine and classify the boundaries of the problem area. When forming an empirical forecasting model and describing its individual elements, a systematic approach and digital information technologies were used.

The spread of digital technologies in Uzbekistan today is reflected in the "strategy of action on five priority areas of development of the Republic of Uzbekistan in 2017-2021", presented in Annex 1 to the Decree of the President of the Republic of Uzbekistan dated February 7, 2017 No. 4947, which States that "by expanding the scale of modernization and diversification of the regional economy, social growth will be ensured - accelerated development of comparable districts and cities by reducing differences in the level of economic development and, above all, improving the quality of public services".

In the implementation of these tasks, in terms of further deepening reforms, " ... in the future, there should be important tasks for the comprehensive development of not only the basic sectors of the economy, but also, above all, the regions, ensuring the vital interests of all citizens of the country and increasing their incomes»[1; 2].

For developing countries, the development of the service sector is considered one of the most effective

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ways to improve the living standards of the population. The main task consists not only to increase the share of services in GDP, but also to expand its structure, to increase employment of population, to develop modern forms and technologies of services which fully satisfy the needs of the population.

The bulk of the employed population in developed countries, in particular, "80 percent in the United States and more than 70 percent in Japan, include share of the service sector" [25].

On the other hand, a number of U.S. companies own at least 50 percent of their manufacturing revenue through the sale of services which are related to manufacturing [3].

There have been many discussions about building an empirical model for predicting the provision of services to the population of a territory using digital technologies. In the scientific studies of R. Arens, N.R. Goodman and R.A. Wooding, it was noted that the use of complex numerical econometric models in forecasting economic growth is one of the most promising methods. Interest in regressive complex-numerical econometric models and complex-numerical variable functions with statistical observation arose in the 50-60s of the XX century. G. N. Tavares and L. M. Tavares in their research they also focused in this direction. Only in 2004, the Russian economist scientist S.G. Svetunkov for the first time created the theory of constructing complex numerical econometric models [16; 17; 18; 21]. This marked the beginning of the formation of an integrated digital economy. As noted in the studies of A.A. Afanasyeva, O.S. Ponomareva, and G.B. Kleiner "such production functions as describing the influence of production resources on the result of production, help to solve many practical issues." [19; 20]. T.V. Merkulov F.I. Prikhodko in his studies, "the advantages of complex numerical econometric modeling lie in the fact that with their help there are opportunities for solving complex problems that cannot be solved by functions with real variables." An important factor in the territorial system is the theory of optimal regulation. Its distinctive feature is analyzed and the corresponding scientific conclusions are drawn on the need for consistent application of the principle of optimality in solving the entire complex complex of problems of regulation and management of the economic process in the region [22]. In particular, the theoretic and methodological aspects of the complex and proportional development of the territories were considered in the works of X.S. Muxitdinov. [15].

Despite many years of research, the issue of accurate forecasting of the development of the economic system remains relevant.

Methods

According to the famous American researcher P. Strassman, investments in innovative information technology are most closely related to such indicators of service enterprises as administrative and management costs [6]. Media and technology can reduce the cost of internal governance in the industry. In his works, P. David [7].

In the works of modern authors, a number of areas for assessing the implementation of information technologies in the innovative utilities are distinguished, it can be divided into the following classification [9; 11; 12; 13]:

- Using the classical methodology for evaluating investment projects and programs based on international standards;
- Use of economic methods for calculating the inclusion of a factor in the overall result, cost savings, calculation of the system of financial indicators, assessment of the level and dynamics of indicators by industry (when using an information system)

- Application of expert assessment methods (usefulness, prospects, accessibility, ease of use of information resources, etc.);
- Use of information diagnostic methods (netmetry, webometry)

Assets that change under the influence of information technologies: experience and qualifications of employees, communication tools and technologies, quality of decision-making, changes in business processes, etc. Over time, the results of the introduction of digital technologies appear gradually, in a general form [19;20].

The complexity of public service systems (systems based on the use of information technologies) requires taking into account the specifics of digital technologies. It is responsible for intelligent processing of information about changes in the state (efficiency) of complex objects and provides the choice of management decisions[3; 4].

A systematic methodology of complex problems in the field of services is developed on the basis of a systematic approach and general concepts. During the analysis, we take into account the internal and external environment of the service sectors. This means that it must be taken into account not only internal factors, but also external factors such as economic, geopolitical, social, demographic, environmental and other factors [26].

Each system of the service sector includes its own service elements, while at the same time it reflects the low-level subsystem elements. In other words, the elements of the service sector will be interconnected with different systems in many ways, without interfering with each other.

The systematic approach is expedient for each element of its structural structure in ensuring the completeness of the public service system.

In order to do this, the service sector is considered as a complex system, quantitative and qualitative aspects of its expression laws are studied. Imitation has important role in the analysis of the activities of the service sector which is considered as a complex economic process.

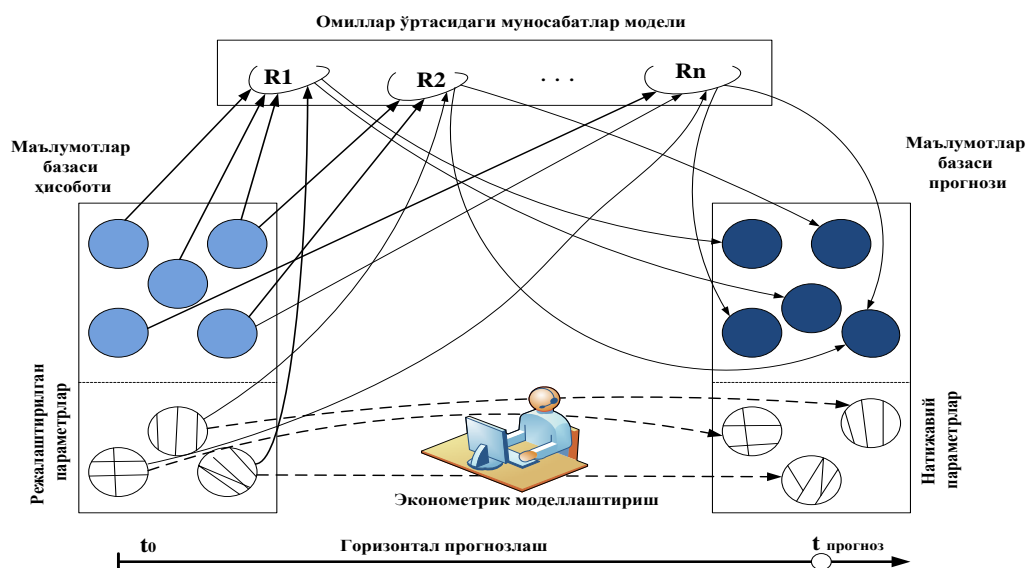


Figure 3. Scheme of systematic imitation of econometric modeling of the public service sector

The imitation model is constructed for each sector to predict the future state of the public service sector. The following tasks should be done in order to do this (Figure 3):

- Forming database of service sector networks and factors which influence it;
- Identifying the relationship between each service sector and the factors which influence it, the factors which influence it;
- Developing a separate model for each service sector;
- Examining developed models according to evaluation criteria;
- Forming a database forecast on the basis of certain legitimacies of factors which influence forecasting through models which are considered significant;
- Achieving outcome factors on the basis of databases and models.

Results and Discussion

Empirical methods do not negate simple, traditional methods, but help to further develop them and to analyze objectively variable outcome indicators through other indicators [19].

The real object is presented in the form of two systems: control and controllable (control object) in econometric modeling of the development of service sectors, in the description of management processes[20].

The general structure of control systems in econometric modeling of the multidisciplinary service sector is shown in Figure 1. It includes endogenous variables: $\vec{x}(t)$ - vector of input influences (task); $\vec{v}(t)$ - vector of external environment influences; $\vec{h}'(t)$ - vector of errors signal; $\vec{h}''(t)$ - vector of control influences; exogenous variables: $\vec{z}(t)$ - vector of S system state; $\vec{y}(t)$ - vector of the output variables, it is usually $\vec{y}(t) = \vec{z}(t)$.

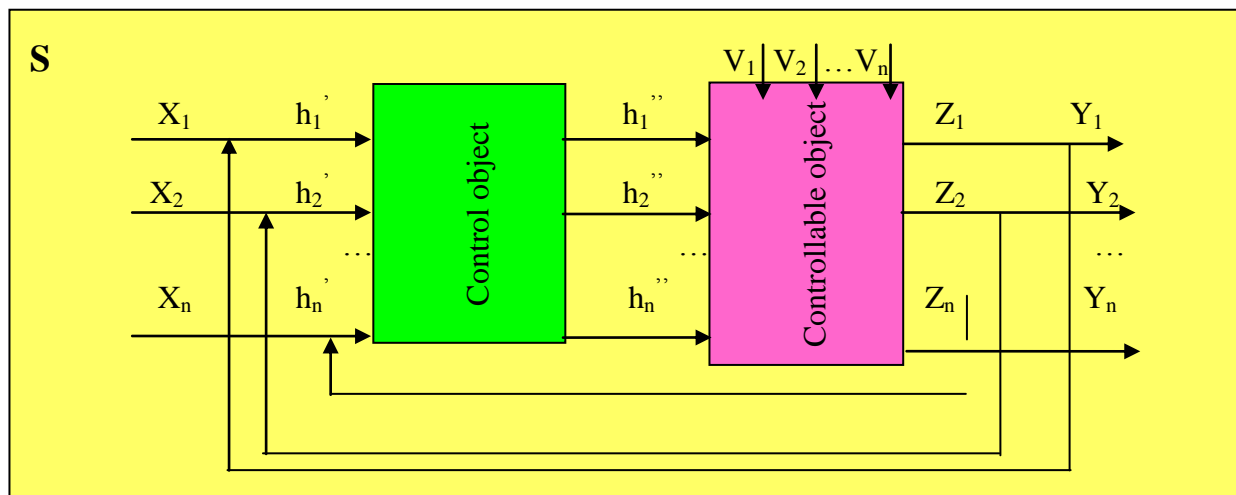


Figure 1. The structure of the management system in the econometric modeling of the development of service sectors

In the present case, the control system of econometric modeling is considered a set of software and hardware which provides a specific target control system. It is possible to make a decision on the $y(t)$ state coordinate for a one-dimensional system depending on how far the control object reaches the target. The difference between the task value $y_{zad}(t)$ and the real value $y(t)$ of the control quantity change law is considered $h'(t) = y_{zad}(t) - y(t)$ control error. If the given control quantity change law coincides with the input influences (task) change law, namely, if it is $x(t)=y_{zad}(t)$, then it will be $h'(t)=x(t)-y(t)$.

A system with a control error $h'(t)=0$ for all time moments is called an ideal system. In practice, it is not possible to develop ideal systems. Therefore, the error in automatic control should be reduced on the basis of the principle of reserve connection (giving as information about the deviation between them with using the output variable $y(t)$ and its task values).

In econometric modeling, the task of control systems is considered change of the variable $y(t)$ in given accuracy (with permitted error) in accordance with the law. When projecting and operating automatic control systems, it is necessary to select the parameters which can ensure the required control accuracy of the S system, as well as its stability during the transition process.

If the system becomes stable, then its behavior by time, the maximum deviation of the adjustment variable $y(t)$ in the transient process, the transient process time, and others are of practical interest. The properties of different classes of automatic control systems can be concluded by the types of differential equations which most closely describe the processes in the system. The order of the differential equations and the value of the coefficients completely determine the static and dynamic parameters of the system.

Using Figure 1. gives opportunity to accept analytical or imitation approaches which are developed in the form of appropriate language for modeling continuous systems or using analog and hybrid computational techniques in forming the process of continuous-determined **S** systems activity and evaluating their basic characteristics [23].

The importance of econometric modeling of innovative public utilities is reflected in the followings:

The material, labor and monetary resources are rationally used;

It serves as a leading tool in the analysis of economic and natural processes;

it will be possible to make some adjustments during the forecasting of the development of innovative public utilities;

It gives opportunity not only in-depth analyzing innovative public utilities, but also discovering their unexplored new laws. They can also be used to predict the future development of service sectors;

It facilitates mental work along with the automation of computational work, creates the opportunity to organize and manage the work of personnel of innovative public utilities on the scientific basis.

In our opinion, there are the following actual issues which are waiting for their solution, in the development of the service sector: identifying classification of the types of services which are provided to the population, evaluating the nature of the service sector, developing a system of indicators of service sectors in current situation, improving the process of econometric modeling of development of public service sectors and forecasting it through them.

It should be noted that the attitude of the population to the service sector is formed in the conditions of social ownership to production tools, a single centralized system of economic movement, limited economic independence of enterprises.

In the condition of market economy, service enterprises operate in a variety of forms of ownership, full economic independence and competitiveness. This market involves the flexible use of different methods of householding management and the choice of econometric models of service, in this case, it creates opportunity for rapid adaptation to changes in the external environment in a competitive environment[25].

Our goal consists of analyzing the innovative public utilities in the region and improving its models.

I. First of all, modeling gives opportunity to express a large and complex system using a simple model. The process of providing services to the population is a very complex system. It can be expressed through a systematic analysis scheme (Figure 2).

The mechanism of public service can be described graphically. Of course, this creates many problems.

II. The wide field is created for making experiments with the structure of the imitation model of public service sectors. We can determine the most optimal state of activity of service enterprises by changing several times the parameters of the imitation model. We can experiment on electronic computing machines through this imitation model and then we can apply it in life.

Experimenting on real objects can lead to many mistakes and huge costs.

III. The service sectors will be studied and analyzed in detail in order to create a imitation model. After the model is created, it can be obtained new information about processes of service sector with using it. Thus, the process of service sector becomes a continuous process.

In this case, special functions are reviewed, attention is paid to the algorithms of system operation. It is implied the properties which lead to the goal as function. In this case, performing functions of the system are evaluated on the basis of a functional approach. It creates opportunity to determine the activity of the system, to determine its status, to mark the management legitimacies of systems. An important aspect of this is considered appearing hierarchical subordination among these parts and reflecting it in the relative independence of these parts. This will help the population to develop an integrated systematic imitation model of all elements of its service sector on the basis of a single system.

It is expedient to study the correspondence of different values to the factors which influence to the social phenomena, not the same values, and the correlation connection of their interdependence. Because a characteristic feature of the social spheres is that it is impossible to determine a complete list (strength) of all the factors which affect this sphere.

Besides, only approximate expressions of the connections can be written using the formula. Because the number of factors which influence the living conditions of the population is so large, it is impossible to determine a complete list of them and write an equation which fully represents the connection with influencing outcome sign.

The development of the living conditions of the population is considered so incompletely connection, that different values of the results of the factor which influence it in the different time and space, correspond to each value of the factors. Hence, the total number of influencing factors will be unknown. It is expedient to study such a dependence through correlation connections.

Our task consists of evaluating the existence of strong and weak connections which influence the development of public service sectors. We use the correlation analysis method in order to perform this task. Because our goal is considered to evaluate the importance and reliability of the interdependencies which influence the development of each sector which serves the population. We measure the criterion of dependence which influences the living conditions of the population through correlation analysis, but we cannot determine the cause of the relationships.

We selected information which belong to the reporting years 2004 - 2018, these information identified the areas of service and the factors which influence them, on the basis of certain signs (Table 1).

In this case, the factors which influence the development of each service sector are separately divided in the modeling. Therefore, we took the development of some service sectors as a factor which influences to other service sectors. The impact of influencing factors affects service sectors in different degrees. Selected factors may be involved in modeling once or more. Because we consider one factor as the main factor which influences each service sector, and we can consider another factor as the main factor which influences only one service sector.

Table 1. Utility Service for the population of Kashkadarya region and the factors which influence them

YjO_x – providing accommodation and food services to the population of the region (in billion soums)	Y_5
Km_x – providing real estate services to the population of the region (in billion soums)	Y_6
I_x – providing rental services to the population of the region (in billion soums)	Y_9
Yt_x – providing individual services to the population of the region (in billion soums)	Y_{10}
MK_x – providing household goods and computer repair services to the population of the region (in billion soums)	Y_{11}
TsM_x – providing technical testing and architectural services to the population of the region (in billion soums)	Y_{12}
A_s – total number of the population of region (thousand people)	X_1
I_{ba} – employed part of the population of the region (thousand people)	X_2
A_d – total income of the population of region (in billion soums)	X_3
U_i – total consumption of the population of the region (in billion soums)	X_4
SH_i – personal consumption of the population of the region (in billion soums)	X_5
I_i – social consumption of the population of the region (in billion soums)	X_6
K_m – capital investments of the population of the region (in billion soums)	X_7
TFO_{bx} – total expenditures related to improving the welfare of the population of the region (in billion soums)	X_{12}
Uyk_{xx} – housing expenditures for the population of the region (in billion soums)	X_{13}

For example, if the total income of the population of the region becomes factor which influences all service sectors, the expenditures for the regional utility service will be considered the factor which only influences the development of the utility service sector for the population of this region.

We created the following functional view on the basis of the service sectors in Table 1 and the factors which influence them (Table 2).

Table 2. A functional view of the empirical models which are structured for utility service of the service sector for the population of the region

YjO_x – providing accommodation and food services to the population of the region	$YjO_x = \varphi_5(A_s, A_d, K_m, TFO_{bx}) + \varepsilon_5$
Km_x – providing real estate services to the population of the region	$Km_x = \varphi_6(A_d, K_m, Uyk_{xx}, M_x) + \varepsilon_6$
I_x – providing rental services to the population of the region	$I_x = \varphi_9(A_s, Km_x, K_m) + \varepsilon_9$
Yt_x – providing individual services to the population of the region	$Yt_x = \varphi_{10}(A_s, SH_i, K_m, I_i) + \varepsilon_{10}$
MK_x – providing household goods and computer repair services to the population of the region	$MK_x = \varphi_{11}(A_d, SS_x, T_{oix}) + \varepsilon_{11}$
TsM_x – providing technical testing and architectural services to the population of the region	$TsM_x = \varphi_{12}(I_{ba}, A_d, TFO_{bx}) + \varepsilon_{12}$

We used statistical data from 2004 to 2020 to create multi-factoral empirical models through the service sectors for the population of Kashkadarya region and the factors which influence them.

Table 3. Statistical data of the factors which influence the service sector networks of the population of Kashkadarya region

№	Йиллар	YjO_x - providing accommodation and food services to the population of the region (billion sum)	TFO_{bx} - Total costs associated with improving the well-being of the population of the region (billion sum)	Uyk_{xx} - Housing expenditures for the population of the region (billion sum)	$(\sum Km_x)$ - providing real estate services to the population of the region (billion sum)	$(\sum TsM_x)$ - providing technical testing and architectural services to the population of the region (billion sum)
		Y	X1	X2	X3	X4
1	2004	7.9	20.3	3.3	5.4	4.9
2	2005	10.4	26.1	3.3	7.8	7.7

3	2006	17.2	34.5	4.6	12.4	9.1
4	2007	18.1	43.9	4.6	14.1	12.3
5	2008	18.9	79.2	6.1	18.3	14.7
6	2009	29.6	108.3	7.3	26.7	15.8
7	2010	31.4	128.1	88.3	31.4	20.3
8	2011	27.8	127.3	97.8	40.6	12.3
9	2012	26.3	149.4	98.6	63.7	16.9
10	2013	26.9	136.5	98.7	89.5	20.6
11	2014	20.9	147.1	113.8	108.3	21.2
12	2015	25.4	165.6	140.8	136.9	33.3
13	2016	146.9	150.7	165.6	170.2	30
14	2017	185.1	165.6	198.4	191.3	50.3
15	2018	220.8	239.9	226.9	226.9	76.7
16	2019	235.8	265.1	235.9	235.6	82.1
17	2020	245.7	271.4	249.2	249.9	87.6

One of the main rules of constructing a multi-factorial empirical model is considered to determine the connection densities among the factors which are selected for the model, namely, to investigate the problem of multicollinearity of the connection among the selected factors. To do this, the correlation coefficients among the factors are calculated in order to do this, and when x_i and y_i variables accept the values of $i=1, \dots, n$, they are considered the most common indicator which shows the linear relationship between x and y , and the correlation coefficient. It is calculated as follows[25]:

$$r_{xy} = \frac{Cov(x, y)}{\sqrt{Var(x)}\sqrt{Var(y)}}. \quad (1)$$

The value $Cov(x, y)$ in the dividend of the fraction of equation (1) is determined by the following ratio:

$$Cov(x, y) = \frac{1}{n-1} \sum_{i=1}^n (x_i - \bar{x})(y_i - \bar{y}) \quad (2)$$

and it is called the covariance of the variables x and y and it is found as follows:

$$Cov(x, x) = Var(x), Cov(y, y) = Var(y). \quad (3)$$

The correlation matrix among the factors which influence the development of each sector of the service sector in Kashkadarya region, was calculated in the program EvIEWS 9. For example, we have selected the number of teachers per thousand students in the region, the total expenditures of improving the living standards of the population of the region, the expenditures for public education in the region and providing household goods and computer repair services to the population of the region as factors which influence modeling quality education services. We carry out an autocorrelation analysis in order to determine if there is not multicollinearity among these factors (Table 4).

Table 4. Correlation matrix among factors which influence the educational service sector to the population of the region

Sample: 2004 2020					
Included observations: 17					
Covariance	Y1	X1	X2	X3	X4
Y1	7540.240				
Correlation	1.000000				
t-Statistic	-----				
Probability	-----				
X1	5401.369	5663.657			
Correlation	0.826538	1.000000			
t-Statistic	5.687113	-----			
Probability	0.0000	-----			
X2	6614.772	6151.895	7472.015		
Correlation	0.881259	0.945674	1.000000		
t-Statistic	7.221443	11.26547	-----		
Probability	0.0000	0.0000	-----		

X1	-0.601482	0.296796	-2.026585	0.0655
X2	0.364054	0.392986	0.926378	0.3725
X3	0.193080	0.390694	0.494197	0.6301
X4	3.031317	0.796072	3.807844	0.0025
C	8.302913	16.75635	0.495509	0.6292
R-squared	0.933877	Mean dependent var		76.18235
Adjusted R-squared	0.911836	S.D. dependent var		89.50701
S.E. of regression	26.57675	Akaike info criterion		9.637879
Sum squared resid	8475.884	Schwarz criterion		9.882942
Log likelihood	-76.92197	Hannan-Quinn criter.		9.662239
F-statistic	42.37016	Durbin-Watson stat		1.982068
Prob(F-statistic)	0.000001			

It was determined that the value of the DW criterion which were calculated the empirical models which were constructed for each sector of the utility service sector was higher than the table value. This indicates that there is not autocorrelation in the residues of outcome factor. The Fisher and Student criteria were calculated and the calculated value was compared with the table values, the magnitude of it was determined that they were higher than the table values.

The results of the analysis of empirical models built for each sector of public utilities in the region are as follows

$$Y_{Kmx} = 8,302 - 0,601 * X_1 + 0,364 * X_2 + 0,193 * X_3 + 3,031 * X_4$$

t $(-2,026)$ $(0,926)$ $(0,494)$ $(3,807)$ $(0,4955)$

The parameters taken into account in the models built for each service network (for linear regression equations) consist of different indicators. Therefore, it is necessary to calculate the coefficients of elasticity in the analysis (Table 6).

Table 6. Flexibility of the model coefficients built for the public utility network in the region

YjO _x - model coefficients of providing accommodation and food services to the population of the region			
Variable	Model coefficients	Standardized coefficients	Elasticity coefficient
X1	-0.601482	-0.521289	-1.049145
X2	0.364054	0.362403	0.490015
X3	0.193080	0.191102	0.242859
X4	3.031317	0.915500	1.207284
C	8.302913	NA	0.108987

The results of the table 6 show that the multi-factor experimental model, which was constructed taking into account the factors affecting the provision of accommodation and catering (Y) services to the residents of the area, yielded the following results:

While the total expenditures related to improving the well-being of the area's residents (X1) increased by 1%, the volume of housing and catering services (Y) for the area residents decreased by 1.05%.

Housing expenditures for area residents (X2) will increase by 1.4% to 0.49%, housing and community services related to area residents (X3) will increase by 1% to 0.24%, and the area's population will also increase. The district will receive technical and housing tests - the volume of services related to housing construction services (X4) will increase by 1%, and the volume of housing and catering services (Y) will increase by 1.21%.

In this regard, the method of econometric modeling was used in order to obtain the planning values of service sectors in the region, and it was made forecast.

We achieved the following efficiency when we analysed them with empirical models: As we can see from the table 13, the consistent implementation of the priorities which was set out in the Decree of our President "On the Action Strategy for the five priority areas of development of the Republic of Uzbekistan in 2017-2021", empirical models which is built in order to develop service sector to the population of Kashkadarya region in the future and forecasting results which are obtained with taking into account the ongoing reforms in this sector, show the followings:

Table 7. Forecast for 2021-2025 on the basis of a multifactor empirical model based on the provision of public utilities to the population of Kashkadarya region and the factors affecting it (billion soums)

<i>No</i>	<i>years (billion soums)</i>	<i>YjO_x- providing accommodation and food services to the population of the region (billion soums)</i>	<i>TFO_{bx}-Total costs associated with improving the well-being of the population of the region (billion soums)</i>	<i>Uyk_{xx}-Housing expenditures for the population of the region (billion soums)</i>	<i>($\sum K_{mx}$)- providing real estate services to the population of the region (billion soums)</i>	<i>($\sum TsMx$) – providing technical testing and architectural services to the population of the region (billion soums)</i>
	2020	245,7	271,4	249,2	249,9	87,6
1	2021	296,8	265,8	256,7	247,2	101,3
2	2022	340,8	280,6	273,8	264,0	115,6
3	2023	388,0	295,3	290,9	280,9	131,0
4	2024	438,3	310,1	308,1	297,7	147,4
5	2025	491,6	324,9	325,2	314,5	164,8

The data in the table shows how the main indicators were in terms of the volume of accommodation and catering services provided to residents of the region in 2021-2025 compared to 2020. According to expectations, the volume of accommodation and food services for residents of the region will increase by 1.20 times compared to 2020, and by 2025 - by double.

At the same time, the accumulated knowledge about the volume of housing and catering services provided will allow residents to manage this operation or facility according to the set goals, in addition to taking into account the appropriateness and limitations of housing and community service development.

Conclusions

It is expedient to separate econometric modeling of each branch of the utility sector. This is because the development of one network of the utilities sector has a positive impact on the development of another network. Therefore, the use of econometric models in the form of a system of interconnected equations is of particular importance in the development of public utilities.

In addition, the organizational-economic mechanism of development of public utilities represents a hierarchical system of interconnected elements and groups (subjects, objects, principles, forms, methods and tools) at different levels, as well as their relationship. , innovative infrastructure, building relationships with market participants.

It is expedient to focus on the innovation factor for the sustainable development of public utilities in the future. For the development and organization of utility networks in the region on the basis of innovation, it is necessary to encourage innovative ideas and newly opened service networks, to stimulate the factors that create conditions for the development of high quality utilities.

It is necessary to econometrically model the management plans for the elimination of imperfections in the way of achieving the social goals which are set for the economic growth and living standards of the population and the development of the living conditions of the population. During 2017-2021 years (also, in next periods), it is expedient to develop long-term forecasts (2020-2025) in order to plan policy and projects which will be accepted as the part of action strategy of regional development of the region, plan technologic modernization and service sectors, intensive development of infrastructure, orient them to the welfare of the population.

In the current situation, the service sector offers a variety of additional services, the main content of which is to free the population from the worries of living conditions, improve the quality of services and achieve a meaningful daily life.

As a result of the research, recommendations are made on forming the methodology and development goals of the service sector, choosing options for decision-making methods and evaluation criteria variants, developing optimal options.

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ISSUES OF DEVELOPMENT OF SEPARATE TYPES OF DOMESTIC BUSINESS TOURISM

Siroj Samiyev¹

ABSTRACT

This article is directed at disclosing the essence, types and characteristics of ambitious tourism and trips which are considered an integral part of business tourism. In the conditions of Uzbekistan, the issues of development of organizational aspects of business tourism and service travel, as well as, attraction of tourist firms to this activity are revolved. The author proposed the conditions for providing information and development of domestic business tourism.

Keywords: Working Tourism, Business Tourism, Service Trip, The Organization of Trip, Promotion of Business Tourism, Inform Supply.

Introduction

A wide range of measures are being taken in the Republic of Uzbekistan to eliminate the spread of the coronavirus pandemic, such as the countries of the world, as well as to reduce its negative impact on the economy. It is known that the prevalence of coronavirus in the first place had severe consequences in the activities of networks and spheres related to service and Mass Communication. Production volumes sharply decreased, problems with employment of workers increased, business entities came to the brink of crisis. In particular, the situation of enterprises operating in the field of tourism has worsened. The restoration of the tourism sector in Uzbekistan is an important issue of economic and socio-political importance. From March 2020 to today, the adoption of two presidential decrees on tourism, a number of presidential and Cabinet decisions show how important this issue is. The main emphasis on this quotation "...It is not surprising that "diversification of tourism products and services, aimed at different segments of the tourism market in the Republic, further increasing their competitiveness" is given. [1] at the same time, anti-crisis measures should include not only financial but also scientific and methodical approaches, including the use of non-traditional ways of developing tourism. and socio-political significance. From March 2020 to the present day, the adoption of two presidential decrees on tourism, a number of presidential and Cabinet decisions show how important this issue is. Bunda is the main focus"... it is not surprising that" diversification of tourism products and services, aimed at different segments of the tourism market in the Republic, further increasing their competitiveness" is aimed at. [1] at the same time, anti-crisis measures should include not only financial but also scientific and methodological approaches, including

The reason for the high level of tourism is that it is one of the most rapidly developing and promising sectors of the world. In particular, the role of tourism in ensuring employment and welfare of the population and developing international and regional relations is incomparable. A sharp decrease in tourist flows in

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2020 year was a big blow, especially for business tourism. In 2019, 6748.5 thousand people entered the Republic, in 2020 this figure was only 1504.1 thousand people. [2]

Business tourism occupies a significant place in the world tourism industry. According to information, up to 60% of the world tourist turnover is business tourism. 55-60% of the seats in hotels are filled by business tourists. [3]

It is known that the fundamental essence of business tourism is associated with the organization of the head or representatives of the enterprise from the interests of production to the destination of the business from the region in which it operates. In the event that the purpose of the trip is to solve the problems of production, its prerequisites should be effective communication, the full satisfaction of the socio-physiological needs of the employee and the cultural leisure accompanying them.

Analysis of literature on the topic.

Based on the analysis of business tourism related literature, one can conclude that no single term has been formed in this area. For Example, I.V.Zorin and V.A.Kvartalnovs describe business tourism as "being on temporary service trips and trips for service purposes without income, including participation in conferences, congresses, etc." [4] Balabanov I.T. and Balabanov A.I. they interpret this term as "the fact that businessmen are traveling on Business". [5]

Some scientists understand business tourism as "a system of business activities that includes Congresses, forums, seminars, visualizations and others aimed at achieving certain goals, as well as using a set of special services." [6] the distinctive feature of business tourism in bunda is that it covers expenses to tourists, does not depend on the season and is associated with economic efficiency.

In Uzbekistan, there is no special statistics on business tourism, in this regard, this type of tourist flow from the available data can be calculated approximately. For example, based on the data on the tourist flow of the year 2019, we can conclude that 161,0 thousand people (1,9% of those entering the total) came to our country seeking specific business goals. There is no official data of those who travel for business purposes on domestic tourism.

Research methodology.

In world practice, the business tourism market is one of the attractive markets for all major tourist firms as well as hotels. The most profitable segment of this market is the market of international conferences, forums, exhibitions and other official events. This segment is distinguished not only by direct financial efficiency, but also by the fact that it generates a large amount of indirect income. It is therefore planned to conduct the above activities in the socio-economic development programmes of each country. The holding of major forums and international events in Uzbekistan, along with political achievements, has a great economic effect.

The analysis shows that literature emphasis on the forms and types of business tourism co-organized with tourist firms.

The main body.

If we pay attention to the classification of business tourism, it is necessary to distinguish the distinctive features of business tourism. First of all, the travel goals of the subjects of business tourism are tied to personal business, which means that these are not hired employees. Secondly, the uncertainty of the

entrepreneur's travel program, that is, it can be the development of an existing business, or the push forward of a new idea. Third, the breadth of entrepreneurial goals, that is, the implementation of trade, negotiating, analyzing the situation, finding a resource, etc.

Due to these characteristics, business trips are considered attractive customers for tourist organizations. According to foreign sources, the entrepreneur spends up to three times more than an ordinary tourist. This means that the development of business tourism in Uzbekistan contributes to the development of relations between tourist organizations and entrepreneurs.

There is a second side to the need for business tourism, which is also the case with business entities, that is, Enterprises. Their daily activities will focus on solving production problems. Such problems are dictated by the fact that managers and specialists go to places and study the situation. In this case, another type of trip appears – a service trip. In particular, it should be noted the large role of service trips in the structure of domestic tourism. In the business tourism market, the service travel segment is characterized by the fact that to date it has not had a clear methodical approach, an accounting procedure and a coordination system.

Service trip ("business trip") - is an integral part of any business entity and implies the departure of an employee from a permanent place of work for a certain period of time. Bunch employee's place of work and salary are often saved and expenses incurred by the enterprise are covered in full or in part. There was always a service trip and a large part of the administrative costs of the enterprise was spent on it. It should be noted that in modern art literature, most of the Chief characters face various problems on the service trip, which causes the beginning of the plot.

The main reason for the service trip is that the remote maslani solution is not possible or does not yield. In this regard, the main tasks of the service trip can be included in the following:

- To have primary information about the situation in the area of interest;
- To bring it to a stable condition without a trace;
- Announcement and protection of interests of the enterprise;
- Negotiations to conduct negotiations;
- And reloading resources ;
- Making strategic decisions.

Personal searches and observations have shown that today's attention to the classification of service trips is not enough. Proceeding from the above mentioned Service tour functions, we have developed a certain classification of them.

In the classification of the categories of employees in the service trip, the following can be distinguished: senior managers, consultant specialists, functional managers and executive personnel, specialists in the working profession.

Service trips for the purposes are devoted to strategic agreements, are divided into trips for control trips, production and technical advice, planned personnel rotation, division of Labor. Service trips for the duration can be short-term, medium-term and long-term, during the working day. Service trips at the official level can be either with or without official events, with or without cultural events.

The development of Information Technology has led to many changes in the management of the enterprise, which has made it possible to reduce the cost of service travel. The arrival of a large number of

data from places in the electronic variant led to a sharp reduction in both the traffic jam and the need to get to places. At the same time, the service has not lost its importance as a tour management function. The provision of reliable primary information for the management of the enterprise remains with access to places in the first place.

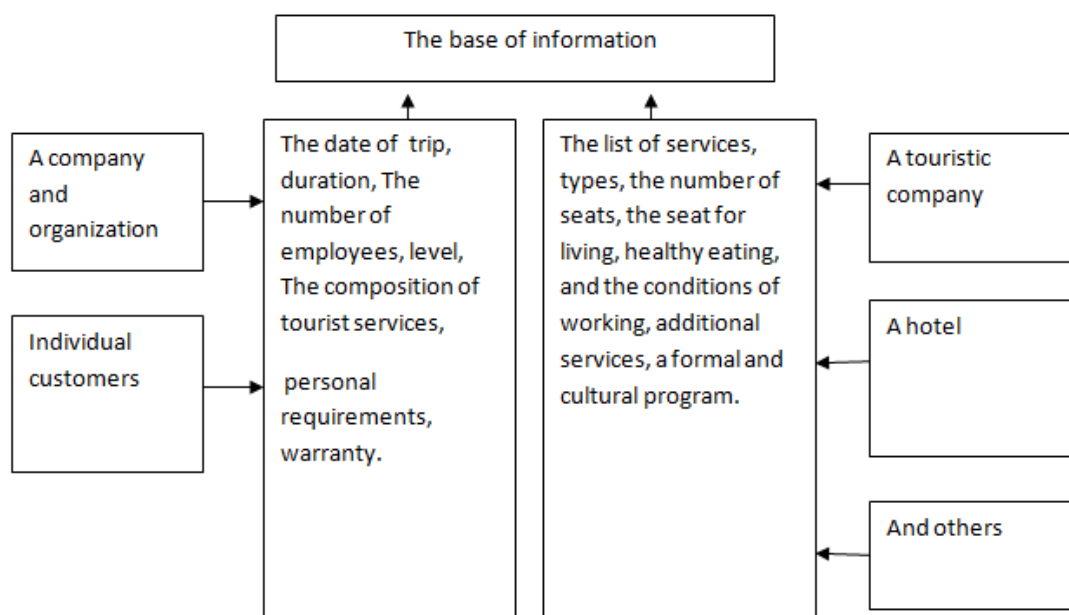
Attraction of tourism firms and hotels to the organization of business tourism and service travel business tourism can add further development of the market in a large scale. To do this, the employees of the enterprises are required to approach the service journey differently, that is, they should be considered as a unit of production. The higher the level of Organization of the service trip, the higher the economic efficiency.

Nowadays, the peculiarities of doing business are coming up with specific problems of organizing service trips, that is, we believe that there is not enough attention to service travel in our national enterprises. As already mentioned above, the employee in the service trip first tries to fulfill the specified task. And tourist firms and hotels do not look at such individuals as customers or as casual customers. As a result, the employee will not have enough comfort and will not be satisfied with the service trip.

In addition, the tariff prices of tourist firms and hotels are adapted to the client who is going to rest. As for the employee in the service trip, there are restrictions established by law. For this reason, many refuse the services of a tourist firm.

We believe that the initiative in the development of business tourism should be in the subjects of providing tourist services. Therefore, in the formation of a system aimed at regulating entrepreneurial tourism and service travel, the responsibility of the territorial administrations for the development of tourism will be high. In business tourism, first of all, it is necessary to put the status of travel entrepreneurs high. It is necessary to treat them not as a vain client, but as a thorough economist who can appreciate money. This means that the policy of tariffs in business and service tourism should be considered as the first issue. On our proposal, the scheme for the development of touristic services should be as follows. On the basis of annual production programs and plans in ministries, enterprises and organizations, as well as business entities, budgets of the service trip are drawn up and approved. Tourist firms and hotels in the regions make their own proposals for the reception of employees and the organization of the service trip. According to the above classification of service trips, mutual cooperation agreements are concluded. A specially attached person for the organization of service travel and communication with tourist firms from the enterprise controls the fulfillment of the conditions specified in the contract and carries out calculations on the basis of the documents provided by the employee.

The main role in the creation of this system is a large-scale database that combines the potential of manufacturing enterprises and tourist firms. The different content presented in the digitized form will motivate the service tour tourism to develop further. Such a database is desirable to formulate the following marketing information (picture 1).



Picture 1. Information supply scheme of Service tour tourism.

Conclusions.

Entrepreneurship tourism and service travel are considered as important segments of the domestic business tourism market today, which can be a promising direction for the development of the tourism sector in Uzbekistan. The main factor in this is efforts aimed at supporting business in our country and maintaining a high growth rate of the economy. The creation of carefully thought out and scientifically sound models of internal business tourism helps to solve the problems of entrepreneurs and employees in their travels in the current complex conditions. On the one hand, joint activities of enterprises and organizations, on the other hand, subjects of the tourist sphere, lead to the transformation of service travel tourism into a highly cultured and productive business.

In our opinion, the following areas of rapid development of the segments of business and service travel tourism can be effective:

- The rapid development of digital technologies in the tourism sector, for example, the widespread use of cloud technologies in the information infrastructure of the deployment business. The formation of a Community Cloud on the basis of a hotel site can give good results in the introduction of partner businesses and the establishment of contacts with a community of profitable entrepreneurs. Bunda placement business is considered a base business, it combines all the services of a tourist business and has the opportunity to fulfill the requirements and desires of a potential client in a forex way;
- Development and provision of a separate package of services for the business segment by tourist operators. Today, business is based on the concept of MICE (M – Meetings, I – Incentives, S – Conferences, E – Exhibition), which, in our opinion, does not fully meet the objectives of entrepreneurial tourism. In this regard, our proposals provide for the creation of a package of services that cover the needs of entrepreneurs. It is desirable to offer several variants of the tourist package, depending on the objectives of the business trip and the prestige of the entrepreneur;

- Develop demand in the business tourism market. More attention is paid to the measures aimed at restoring the tourism sector through the offer of tourist services. For example, in the placement business in 2020, the number of places will increase by about 3 thousand in 2020, making 29218 places today [6]. At the same time, the main place in the demand structure of the market is occupied by traditional types of Tourism. It is true that in recent times, a number of measures have been taken by our government to expand such segments as youth tourism, pilgrimage tourism, extreme tourism, Agro tourism, but this is not due to the initiative of the subjects of the tourist sector. In our opinion, it is necessary to encourage entrepreneurs to travel and use tourist services, that is, to promote the territorial forms of business.
- Promotion of entrepreneurial tourism, i.e., to increase the advantage of entrepreneurial tourism, to create a positive social environment, to provide economic support and to raise travel conditions to a high level.

Given that these proposals are scientifically based, there are opportunities to dramatically increase the position of domestic business tourism in Uzbekistan, relying on practical actions by tourist firms.

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ANALYSIS OF LABOR RESOURCES AS DETERMINANTS OF THE INNOVATIVE ECONOMY OF UZBEKISTAN

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ABSTRACT

The article deals with study of labor resources as determinants of the innovative economy of Uzbekistan. Contradictions in the sphere of labor and employment arise from the imperfection of the economic mechanism and the system of labor management in General. In this regard, there is a need for effective use of human resources, an important component of which is the management mechanism. The solution of complex tasks related to the management of labor resources correlates with the development of new theoretical and methodological approaches to building a system of economic management; the creation of appropriate economic and mathematical models, management and optimization methods.

Keywords : Labor Resources, Economic Determinant, Modeling, Digitalization, Innovative Methods

Introduction

The rapid transformation of digital technologies, economic and social conditions sharply raises the question of revising important aspects of human capital management. It is not only about increasing requirements for company employees in connection with the introduction of high-tech products, but also about changing the human resource management model in response to new business requests. The impact of technological progress on human resource management became an object of economic research long before digitalization.

In modern conditions, ensuring the effective operation of entrepreneurial structures requires the availability of labor resources with a high level of qualifications. The level of qualifications and requirements for labor resources are determined and evaluated based on the goals set. In this regard, the need and importance of the development and application of innovative methods of labor resources management increases.

In the scientific economic literature today, there are various concepts of the transformation of labor in the process of changing social and economic relations into labor resources. The regional aspect is becoming important, since the direction of the transition to an innovative socially-oriented type of economic development shows that one of the main ones is strengthening the strategic management of regional development, increasing the complexity and balance of regional development and the spread of productive forces.

The category "labor potential" should be viewed as an extension of the concepts of "human resources" and "labor". "Labor resources" contains both existing and hidden resources, and "human resources" contain only unused reserves [1]. Labor potential can be characterized by the quantitative component of general and professional knowledge and labor skills of people who work in a certain sector of the economy in conditions

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of certain interacting structures. A characteristic feature of the "labor force" is that it has the properties of potential, but it has impersonality. From an economic point of view, important problems for labor resources are the tasks of their more complete involvement in the production process, and, accordingly, the growth of employment.

Labor resources are associated with life in a particular area. Modeling changes in all components of labor resources is possible when taking into account the following components: the level of social development, morality and motivation, depending on the abilities, health, legal and moral values of people. Consequently, the socio-psychological potential of labor resources is determined by the system of motivational and value orientations, the level of social maturity, the system of moral and cultural interests, personality type, attitude to work, type of nervous system, creativity, competitiveness, interest in work, the ability for self-development and self-education, mobility, moral qualities. This approach to the definition of labor resources is characterized by the following features of the system: the physical side of the working-age population includes the degree of participation in social production of various groups. In addition to physical characteristics, other indicators are used, such as economic activity, life expectancy, number of hours worked, working age, average age of those employed in public production; the intellectual side is determined by the level of general and professional education, work experience.

Methods

The professional and qualification component of labor resources occupies a special place. Structuring all the components of labor resources into professional and qualification is the main criterion for the structure of labor resources: labor force, on the one hand, and the structure of activity, on the other. Given the structure of professional qualifications, it is necessary to balance the needs with the profile of training in the education system; the social side is determined by working conditions, social status, psychological type of personality, the nature of its motivation to work, family composition, material and housing provision, level of consumption of material goods and services, way of life. The level of vocational education, as a rule, shows the capabilities of labor resources to perform certain jobs, which are largely determined by labor productivity.

The modern practice of functioning, development and reproduction of labor resources of the sectors of the economy requires constant improvement of methods and criteria for their assessment. Basic principles for the development of labor potential, such as: integrity, quality, priority, flexibility, independence, differentiation, efficiency. We will give detailed definitions of the above principles. Integrity is deepening the integration of economic mechanisms and human relations, democratization and organization of work. Quality is the growing role of science based on the management of human life processes, the use of advanced experience, providing conditions for timely training, and maintaining the continuity of personnel. Priority provides for the priority of training and qualification of specialists in basic specialties in parallel with the development of new specialties. Flexibility means changing the rights and responsibilities of managers and HR departments in dealing with HR issues. Independence implies the relative independence of managers in dealing with personnel issues.

Differentiation is the use of various methods for analyzing the personnel situation, taking into account the specifics of the labor potential of enterprises, improving the diversity of forms of professional career development. Efficiency - providing conditions for expanded reproduction of personnel, optimal functioning of the professional and qualification structure of high productivity. The maximum efficiency of the formation of the labor potential of agriculture is achieved due to the regular use of these principles. The quantitative

indicators, the number of people employed in industry, the sex and age structure, and the working time fund are influenced by extensive factors.

In modern conditions, professional factors of employee qualifications are of particular importance. A skilled worker has more knowledge and information than a simple worker, has better professional skills and is distinguished by a creative attitude to work. In this regard, today, raising the qualifications of workers is a necessary condition for competitiveness, and it is especially important to assess the place and role of the components of professional and qualification factors - training and advanced training of personnel. In this regard, it should be noted the role of demographic factors affecting the quality of labor resources, for which the main determinants are gender and age. The age of a person affects the change in labor potential in the socio-economic system: first, by gradually increasing the labor potential, where various social characteristics reach a maximum in adulthood, and then begin to decrease due to a decrease in the physical capabilities of the body.

The methodological task of developing certain principles for managing the formation and distribution of the labor potential of the region within the framework of the socio-economic policy should be as follows: the system of indicators of the labor potential of the region should be as compact as possible, reflect only the characteristics of the primary characteristics, but at the same time have enough information to be informative to ensure effective decision-making at the regional level; the indicators included in the system should fully characterize the scope of activity, in particular, if it is a region, then these can be separate sectors of the economy; a unified system of weighting coefficients of individual indicators of the labor potential of the region and the blocks as a whole is needed, ensuring the unity of calculations and the possibility of comparing data; the system should be based on datasets provided by regional statistical offices. The principle of science in labor potential management is to use a mathematical apparatus to describe the objective laws of labor potential development, the use of methods of economic and mathematical modeling and modern information technologies.

Result and discussion

The principle of consistency is to consider labor potential as a complex socio-economic system. The definition of methods for managing the development and formation of labor potential is carried out in conjunction with the dynamics of its constituent subsystems. The principle of purposefulness is being implemented already in the process of forming strategic goals and directions for the formation and development of the region's labor potential. The set of goals for the formation and development of the labor potential of the region has a complex structure and is aimed at achieving the main goal by solving a variety of specific tasks. The solution to the problem of optimizing labor potential: achieving maximum use of labor potential at minimum cost is carried out according to the principle of efficiency.

The implementation of this principle contributes to the establishment of universal employment of the population, an increase in the total income of the population of the entire region. The principle of harmonization is to ensure the adoption of coordinated decisions at all levels of government in the region. It should be noted that all decisions made at all levels must comply with the general strategy for the development of the labor potential of the region. The regulatory role of the state in this matter is insufficient, since the development and formation of labor potential is a continuous and complex process. Coordination is necessary at all levels of government in the region, which will eliminate competition and lead to strong business ties between all participants. Labor resources as a complex dynamically developing social and economic system are characterized by a stable and unstable state. A stable state of labor potential is

characteristic of the equilibrium state of the socio-economic development of the region. As soon as the labor potential becomes unfulfilled, the ability for self-development decreases, qualification skills are lost, personal qualities are destroyed, as a result of which the efficiency of functioning decreases.

Thus, a characteristic feature of labor potential is its ability to change depending on the needs of the region. In the process of forming labor potential, an important role is played by the principle of adaptability, which consists in taking into account changes in both external and internal conditions for the existence of labor potential. At the same time, it becomes important to prepare in advance for changing the conditions for the formation and implementation of labor potential. The principle of variance and balance is a logical continuation of the principle of adaptability. Analysis and forecasting of the future situation on the labor market entails the possibility of considering various options for the formation and development of labor potential. The balance of labor potential will ensure the stability of its state, the balance of quantitative and qualitative parameters.

In addition to the general principles listed above, the process of forming and implementing labor potential should be based on private ones. Private principles serve to solve particular problems, characterize the characteristics of a particular industry, enterprise or person, and reflect the specifics of the region. Such principles are formed from the characteristics of tendencies and factors of labor, including the complexity of labor, physical and mental costs, especially the material and technical condition. One of the main private principles is the study of the specific content of labor. Determining the efficiency of labor resources is a complex methodological and organizational task. The development of a specific methodology will depend on the objectives of the study, assessment, characterization of the category of workers and other factors.

The problem of determining the parameters in order to manage the efficiency of labor potential becomes relevant for the practice of managing the region. The efficiency of labor potential, taking into account income D , the final product K and production assets F , is defined as $E = D / (K + EF) = P + Z (K + EF)$, (1)

Where P is the profit received when creating a product, thousand sums; E - efficiency standard; Z - salary for product creation, thousand sums. [4].

To manage the efficiency of labor potential, we will consider labor potential as a socio-economic system S . Using the methods of a systematic approach, we will investigate the system S . Based on the data obtained, we will construct a model M taking into account all factors and capabilities of the system. Based on the initial data D , which are known from the analysis of the external system, the limitations, the possibilities of its implementation, and on the basis of the purpose of functioning, the initial requirements T_k of the model of the system S are formulated. On the basis of these requirements, approximately some subsystems P , elements E are formed and the most complex stage of synthesis - selection of B components of the system, for which special selection criteria are used for KV [5].

To study labor potential, one can single out its most important characteristics and properties of a modeled object, explore its structure and the relationship of its elements. The structure of the labor potential of the region can be represented according to various signs and categories, for example, according to socio-economic development, according to demographic factors, according to professional characteristics, etc. In accordance with the structural scheme of labor potential, based on the study of the S system, we distinguish the following subsystems: psychophysiological potential, professional and qualification potential, creative potential, career potential, innovation potential.

The following definition of each of the components of the potential of labor resources is proposed [6]: professional and qualification potential presupposes a set of professional skills, abilities of an employee; psychophysiological potential includes the state of health of workers, their abilities and inclinations, the level of performance, endurance, attitudes and moral guidelines, which directly determine the possibility of a person's participation in the production process, the effectiveness of his participation in production activities and social life; creative potential is the creative abilities of an individual, expressed in the ability to set goals, find ways to achieve them, the result of which will be a fundamentally new solution to the task; the innovative potential of labor resources characterizes the degree of readiness to use innovative technologies, develop and implement innovative solutions aimed at increasing the efficiency of the organization; career potential is a set of characteristics of psychophysiological, intellectual, professional qualification, innovative potentials of an individual, it allows one to determine the career goals of an individual and assess the likelihood of achieving the set goals.

In work [7] the following principles of the study of regional labor potential are distinguished: a detailed description of the conditions for the formation of labor potential; assessment of the amount of labor potential; assessment of the quality of labor potential; determination of the integral indicator; the breadth of the information used; universality, availability and comparability of data used in the calculation.

The process of constructing a mathematical model of labor potential can be conditionally divided into six stages: the formulation of an economic problem, its qualitative analysis; building a mathematical model; mathematical analysis of the model; preparation of initial information; model calculations; analysis of the results obtained and their application. Organization of effective labor potential management is impossible without timely and complete information about the state of labor potential. In addition, reliable information is also needed on the socio-economic processes taking place in various industries and spheres of life in a particular region.

Based on the data obtained, a comprehensive quantitative assessment of the state of both the region and the labor potential is made. The result of the assessment can be the formation of a model for managing the effectiveness of labor potential, aimed at weakening negative trends and strengthening positive ones in the economy. One of the main components of such a model is the information base. The information base should reflect as fully as possible all processes and phenomena occurring in the region, and take into account all their subjective and objective assessments.

To assess the effectiveness of labor potential efficiency management, a system of classification of indicators by components of labor potential is being developed, which consists in the following: assessing the results of the socio-economic policy of developing the labor potential of the region (indicators of the final effect); assessing the quality of making and implementing managerial and other decisions in the development of the labor potential of the region (indicators of the immediate result); assessment of the legal, organizational and documentary support for the execution of decisions in the framework of the socio-economic policy of developing the labor potential of the region (process indicators).

Thus, managing the efficiency of labor potential is a complex task, the solution of which is based on the methods of mathematical analysis, systems theory and systems analysis, mathematical modeling, probability theory and mathematical statistics. Since the assessment of labor potential is a difficult methodological and organizational task, and today there is no single universal methodology for solving the entire complex of problems, therefore the development of a specific methodology will depend on the objectives of the study, assessment, characterized by the category of workers and other factors.

In work [7] the following principles of the study of regional labor potential are distinguished: a detailed description of the conditions for the formation of labor potential; assessment of the amount of labor potential; assessment of the quality of labor potential; determination of the integral indicator; the breadth of the information used; universality, availability and comparability of data used in the calculation. In [8], the author proposes multi-criteria optimization (or the theory of group choice) for the development of an integral assessment of labor potential. There are many features (parameters) that characterize the subsystems of labor potential. Each feature is set by a particular criterion that allows you to evaluate the selected characteristics.

Summarizing the various approaches that are used in assessing various subsystems of labor potential, three main directions in their development can be distinguished: demographic, economic and energy. There are many opinions about the structure of labor potential, which entails a significant number of methods for its assessment. In [9], two main groups are distinguished for assessing the qualities of labor potential: assessing the quality of labor potential based on official statistics and on the basis of monitoring. The disadvantages of the first include obtaining information with a lag, difficulties in analyzing the labor potential of the population in the context of socio-demographic groups, identifying causes and factors. The labor potential of the region is monitored by questioning the working-age population.

Along with the advantages, such as the efficiency of collecting information and the possibility of legalized analysis of the database, it requires a complex preliminary preparation of questionnaires and technical specifications, the organization of a survey and the formation of a database. Gizatullin Kh.N. [4] indicates that within the framework of the study of the economic category of labor potential, it is necessary to supplement the methods of its assessment with social costs for the formation of the labor qualifications of the future employee. In connection with the weak development of theoretical, methodological and methodological issues of quantitative measurement of labor potential, it is necessary to supplement its assessment with social costs for the formation of the labor qualifications of the future employee. Taking this component into account is possible when supplementing the assessment system with education costs, i.e., these are costs aimed at improving the quality of labor potential.

It is necessary to take into account the qualification costs, including the state expenses for the retraining of an employee who is released as a result of the need to master new professions. In [1] the following components of the worker's labor potential are distinguished: psychophysiological level, which supports the existence of the worker as a biopsychosocial type; value-oriented components that determine the tactics and strategy of the employee's labor behavior; normative-role components that provide professional and general culture of a person in society; adaptation components responsible for the employee's involvement in the environment, the employee's acceptance of the environment and its transformations; status components that perform the function of achieving the goals of the individual in the social system.

The work [10] proposes, which has become traditional, a method of assessing the labor potential of the population using the method of "moving by age". This methodology sums up the number of men and women of working age for a certain period, taking into account the share of disabled people with disabilities for the same period. In [11], a revised traditional methodology for assessing the labor potential of the population is presented, containing decreasing coefficients reflecting the relationship between the health status of those employed in the economy and the amount of working time they worked, between their level of education and the level of labor productivity, as well as including the share of the migration balance. The author [11] proposed a methodology for assessing labor potential, which takes into account the main trends in changes

in migration, health status and the level of educational attainment. By introducing decreasing and increasing coefficients reflecting the relationship between migration, health status, educational attainment and labor productivity, the authors correct the data obtained as a result of the calculations.

To assess the labor potential of a large machine-building enterprise, the following group of factors is defined in [12]: educational (level of education, cognitive abilities); professional qualification (professional skills and experience); behavioral (patterns of behavior, professional culture); innovative and creative (creativity, adaptability, striving for development, innovation); value-motivational (goals, needs, motivation, values); psychophysiological (age, health status, abilities). To calculate a complex indicator of the quality of labor potential, the following formula is proposed:

$$\sum_{f=1}^I p_f * \sum_{i=0}^n (K_i * J_{ij}), \quad (1)$$

where I_j is a complex indicator of the labor potential of the j -th enterprise (department); n is the number of indicators of labor potential taken into account;

J_{ij} - i -private index indicator of the labor potential of the j -th enterprise (branch); K_i - the significance of the i -th indicator for achieving a corporate goal, in unit fractions:

$$\sum_{j=1}^I K_i = 1, \quad J_{ij} = \frac{m_{ij}}{m_{imax}}, \quad (2)$$

I - the number of compared objects (plants); m_{ij} is the value of the i -th indicator of the j -th enterprise; p_f is the significance of the f -factor of the quality of labor potential.

Thus, the problem of determining the parameters of labor potential in order to adequately assess it [12] becomes relevant for the practice of managing the region. Currently, there is no generalized indicator for assessing labor potential, reflecting the totality of heterogeneous quantitative and qualitative factors of labor, theoretical and methodological issues and methodological approaches to assessing labor potential have not been sufficiently developed [13].

In the process of production management, the tasks of appointing performers for various types of work often arise, for example: recruiting and appointing candidates for vacant positions, distributing sources of capital investment between various projects of scientific and technical development, distributing work between mechanisms, distributing goals between firepower to maximize mathematical expectations of the number of targets hit or average damage, etc. Since each employee will perform any work, albeit with varying degrees of skill, the employee is assigned exactly the qualifications that are necessary for its performance. The cost of performing the work in this case will be lower than when an employee of unsuitable qualifications is appointed to this job. Thus, the problem of assignments arises, which is formulated as follows: it is required to distribute the work among the employees in such a way that the total cost of performing all the work is minimal, and the economic effect is maximal [14].

Conclusion

Consider a mathematical model representing the assignment problem, which, using statistical data on the labor resources of the Stavropol Territory and the economic indicators of these resources, will allow the best distribution of work among such performers. When solving it, we will find the optimal appointment from the condition of minimum (maximum) economic indicators of labor resources. We will use the most effective Hungarian solution method [4].

Let us introduce the notation: c_{ij} is an indicator of the effectiveness of the appointment of the i -th employee at the j -th job, for example, the salary of the i -th employee in the j -th industry; x_{ij} is a model variable ($x_{ij} = 1$ if the i -th employee is used at the j -th job, and $x_{ij} = 0$ otherwise).

The assignment problem model will look like this:

$$\sum_{j=1}^m \sum_{i=1}^m c_{ij} x_{ij} \rightarrow \min, \quad (3)$$

$$\sum_{i=1}^m x_{ij} = 1, i = 1, \dots, m, \quad (4a)$$

$$\sum_{j=1}^m x_{ij} = 1, j = 1, \dots, m, \quad (4b)$$

$$x_{ij} \geq 0, i = 1, \dots, m, j = 1, \dots, m, \quad (5)$$

where (3) is the objective function (minimum costs for the performance of all work);

(4) - a system of restrictions, reflecting the conditions that a) each work must be performed by one employee; b) each employee can be involved in one job; (5) - conditions for the non-negativity of variables [14].

Let's compose a table of the assignment problem, in which the initial information is the performance indicators of assignments with $= \{c_{ij}\}$. For an assignment problem written in standard form, the number of rows in the table is the same as the number of columns. The result of solving the assignment problem (3) - (5) is the vector $\{x_{ij}\}$ whose components are integers. The optimal plan of the assignment problem (3) - (5) is represented in the form of a square matrix of assignments, in each row and in each column of which there is exactly one unit. The value of the objective function (3) corresponding to the optimal plan will be the effectiveness of the assignments.

If the number of workers is not equal to the number of jobs, then the problem of assignments arises in an open form. To solve the problem in these cases, additional fictitious work is introduced, and the problem is transformed into a problem formulated in a standard form. Note that the optimal value of the objective function of the original problem coincides with the optimal value of the problem reduced to the standard form. Therefore, the effectiveness of prescriptions as a result of such a transformation does not change [14]. Highlighting the main industries, defining performance indicators, for example, such statistical data as the distribution of the number of employees by occupational groups, the structure of the distribution of the employed population by sectors of the economy by types of economic activity, actual hours worked at workplaces, organizational costs per employee, etc. it is possible to draw up an optimal plan for the distribution of the region's labor resources by branches of its economy. In the future, this process can be automated by developing a special program package.

The organization of effective management of the labor potential of the region is impossible without timely and complete information about the state of labor potential. On the basis of the data obtained, it is possible to make a comprehensive quantitative assessment of the state of both the region and the labor potential. The result of the assessment can be the formation of a labor management model aimed at weakening negative trends and strengthening positive ones. Thus, we can conclude that the labor market at present, with the development and improvement of production, makes more and more demands on the level of qualifications of all personnel, primarily the basic professions. Assessing the labor potential from the point of view of the needs of high-tech production, special attention should be paid not so much to its quantitative

indicators as to the level of professional education of workers, and staffing requires new forms and various fields of activity in the economy of the Republic of Uzbekistan.

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Foreign Experience in the Development of the Hotel Business and the Introduction of Opportunities in the Republic of Uzbekistan

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ABSTRACT

Objective: Currently, there are dozens of international hotel chains operating in the world. Among them, we can mention "Hod id ey Inn", "Choyce", "Best Western", "Marriott", "Hilton", "Sheraton", etc. [1]. It is known that international tourism increases the export of services, the flow of hard currency to the country and contributes to the diversification of the economy, the creation of new jobs. With the development of tourism, the hotel industry is also developing in a similar way. In this article, we want to present the results of our research on the use and implementation of the experience of foreign countries in the development of the hotel business of the Republic of Uzbekistan.

Research method: the article uses empirical and theoretical methods. The stages of the emergence and development of the hotel business were studied, and a comparison was made of the development of the hotel business in different countries. In the course of these studies, the theoretical method analysis and synthesis method was used to analyse some specific cases, such as the impact of statistical reporting on the provision of uniform, coherent and integrated information about tourism. In the final part, we formed our ideas using the method of induction and deduction and presented them in a single and complete overview.

Research results. Research has shown that in the development of the hospitality industry, there are a number of problems that are growing rapidly. First, it is necessary to develop ways to improve the regulatory and legal framework at the state level in order to clearly define the obligations of private and state enterprises to submit statistical reports to the State Committee of the Republic of Uzbekistan on Statistics; secondly, given the fact that there is still no consistent application of the definitions of international tourism standards and terms adopted by the UNWTO in the Republic, including: statistical reporting of tourism services and tourism satellite accounts, it is necessary to determine the elimination of differences in the definition of international tourism terms and concepts; thirdly, given the fact that if domestic enterprises in the tourism sector receive generalized statistical reports in a timely manner, the level of their understanding and responsibility for presenting accurate source data will increase, and accordingly this will cause more active dissemination of tourism statistics; fourthly, the strengthening of interaction between state bodies in the field of statistics and tourism will ensure regular mutual exchange of information; fifth, in order to centralize, analyze, record and information on tourism, it is necessary to actively introduce information and communication technologies in this area.

In the last section, we detailed our similar results.

Conclusions: The result of the measures taken in this direction is an increase in tourists arriving in our beautiful land. So, annually Uzbekistan is visited by about 2 million people from different parts of the world and for different purposes. Using Internet resources, tourists receive information about the number of hotels

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and similar accommodation facilities. In general, first of all, we must provide reliable, accurate information about the development of tourism in our Republic as a whole. In this regard, the issue of improving and revising the system of tourism statistics in Uzbekistan is one of the topical issues today.

Keywords: *Hotel Industry, State Committee for Tourism Development, Private and State Enterprises, Hotel Business, Tourism Statistics, Tourism, Internet Resources, Information, Regulatory Framework, Similar Accommodation Facilities.*

Introduction

The emergence and development of the hotel industry is closely intertwined with the history of the development of society. The first guest enterprises - prototypes of modern hotels, as well as the profession of servicing traveling people itself, arose in the distant past - more than 2 thousand years BC. - in the ancient Eastern civilization. The hospitality industry is emerging as an important industry. The hotel industry is similarly developing with the development of tourism. It is known that the development of tourism in the countries of the world increase the export of services, the flow of hard currency into the country and contribute to the diversification of the economy, the creation of new jobs. Hotel associations, syndicates, joint-stock companies, corporations are starting to deal with the construction of hotels, personnel training, and pricing issues.

In this article, we would like to focus on these issues and share our existing principles, international experience and our research, opinions and conclusions on the legislation of Uzbekistan. This topic is relevant all over the world. On the one hand, the share of tourism and the hotel business in particular in the gross domestic product is growing rapidly, on the other hand, there are still problems that need to be solved.

Scientists from all over the world are conducting research on this topic. In the course of the research, we got acquainted with the results of research of many international organizations, the World Tourism Organization (UNWTO) was one of the first to conduct research on the development of tourism and the hotel industry in particular and achieved excellent results. The World Tourism Organization (UNWTO) is the world's largest intergovernmental tourism organization with the status of a specialized UN agency. UNWTO and the global tourism market as a whole, and also contributed to the development of the tourism industry in many countries and the expansion of international relations in the field of tourism. First of all, we believe that we need to start by studying the theoretical and methodological foundations of the hotel business development in the context of economic transformation. With regard to the hotel business, there are currently different interpretations in the educational and scientific literature.

So, V.V. Kamenov [2] and O.P. Efimova [3] define the hotel business as a set of enterprises providing temporary accommodation services in conjunction with the regional hospitality infrastructure, while NI Kabushkin [4] writes that it is necessary to study the hotel industry in isolation from infrastructural support, which is decisive for building a hotel development strategy, but is not part of it.

According to A.D. Chudnovsky [5] and M.A. Zhukova [6], the hotel industry is a broad concept that includes all aspects of the provision of paid services for temporary accommodation. In the hospitality business, the key player is the client - the hotel's guest who needs a place to meet the most important needs for good rest and nutrition. Thus, the main task of any hotel company is to provide temporary housing, which implies the presence of separate rooms (rooms), as well as a complex of household, transport and entertainment services [7]. Since services in this industry cannot be provided without the operation of the material and technical base, the modern hotel industry also includes the repair of buildings, premises and

equipment, maintaining order on the adjacent territory of the hotel and inside the premises; organization of supply with inventory, furniture, sanitary and hygienic means, stationery, food.

A feature of the hotel business, as noted by J. Walker [8], V.S. Senin [8], I.Yu. Lyapina [9], Yu.F. Volkov [10], is its standardization. Undoubtedly, the standard set of basic services and requirements for their quality are aimed at meeting the needs of guests, but it is obvious that monotony deprives hotels of competitive advantages. In this regard, modern hotels include many different offers in the range of additional services: a gym, a swimming pool, a sauna, a hairdresser, a massage parlor, excursions, the services of animators, guides, etc.

According to the approach of R.A. Brymer [11], every tourist base is a hotel enterprise. The package of services includes accommodation regardless of the purpose of arrival. Human nature presupposes the need for rest, for which he needs an overnight stay. Various hotel companies provide such services, which allows them to receive tourists in tourist centers.

There is also a simpler definition of a hotel, according to which a hotel is an enterprise that provides various services (accommodation, meals) to people who are not at home [12].

The definition of a hotel can also be found in popular science sources. So, according to the publicly available encyclopedia "Wikipedia": "A hotel is a property complex, including a building, a house, or part of it, as well as buildings of various types with furnished rooms ("rooms") for temporary accommodation of travelers. Usually, other services (cleaning, security) are also provided, depending on the class of service" [13].

The property complex of the hotel, although it is an important factor in ensuring the operation of the accommodation facility, at the same time, cannot be the defining parameter that uniquely identifies the hotel [14]. If we accept the provision of certain services as a criterion, then according to the All-Russian classifier of products by type of economic activity OKVED 034-2007 [15] hotel services include: provision of temporary accommodation, as well as additional services that can be provided by motels, hotels, including suburban type, and other places of temporary residence of people. Additional or related services are provided to clients against payment for accommodation. In most cases, related services include room service, concierge services, transportation and theater tickets, etc. Hotels provide clients with a wider range of services compared to other places of temporary residence. These can be car parks, provision of food, drinks, various conditions for entertainment, events, conferences, meetings. Resort-type hotels provide conditions for entertainment and recreation. Such services are considered additional if their payment is not included in the cost of living.

Thus, in the legislative and regulatory acts of the Republic of Uzbekistan, as well as in the educational and scientific literature, there is no clear definition of the concept of "hotel", which requires a clearer formulation.

A hotel should be understood as an enterprise registered as a collective accommodation facility in accordance with the procedure established by the legislation of the Republic of Uzbekistan, possessing the necessary property complex for the provision of temporary accommodation services and managed by a single management.

In parallel, we studied the current legislation and the rule of law in Uzbekistan. Of course, the research has produced excellent results, but given that this area is in its infancy, its shortcomings are slowly becoming apparent, and we believe there is still a lot of research to be done on this topic.

The study of the topic revealed the following problems: As a result of studying the materials studied in the course of the study, it turned out that the exact In relation to the hotel business, currently in the educational and scientific literature there are different interpretations of concepts such as "hotel industry", "hospitality industry", "the market of hotel services", "hotel enterprise", "hotel service", etc., which, in turn, determines the approaches to the management of the hotel industry. not fully formed. True, some research has been carried out in this area, but the problem has not been completely resolved. We can combine existing problems in the following areas:

- Imperfection of the regulatory framework at the state level;
- The difference in the definition of international tourist terms and concepts;
- The need for active dissemination of tourism statistics.
- Strengthening of interaction between state bodies in the field of statistics and tourism;
- The need for active implementation of information and communication technologies in this area.

There are still many questions to be explored as the industry itself is now taking shape.

Goals and objectives of the study: In our opinion, among the main problems of tax regulation of e-commerce transactions, the following are relevant:

Based on the study, the following conclusions can be drawn.

1) In modern conditions, an important role in the distribution of consumer flows among hotel centers is played by their consumer attractiveness. Attractiveness not only as a base of accommodation, but also as a supplier of a complex product (services) of proper quality. This means the need for each hotel enterprise to constantly restructure in such a way as to ensure the optimal achievement of changing goals in the context of evolutionary changes in its own potential and capabilities and the state of the external environment.

2) The main directions of ensuring the competitive advantage of the hotel industry are: concentration of the resources of hotel enterprises to anticipate the actions of competitors, keeping the initiative in the competition, ensuring resource potential to achieve the goals set, developing a flexible system for planning the activities of enterprises in the market, by substantiating an effective strategy for interacting with competitors ...

3) Hotel chains can be defined as a set of legally independent hotel enterprises that voluntarily, on a contractual basis, adopt in their activities adherence to certain internal standards, which presuppose the centralization of a number of organizational and economic functions that contribute to increasing the competitiveness of all enterprises in the hotel chain and the hotel chain as a whole.

4) Having studied in aggregate the psychographic and sociodemographic characteristics of clients, the work describes the profiles of the obtained segments: demanding, loyal, elite, economical, realistically evaluating consumers. The fact that guests with different needs live in hotels indicates the need for differentiated marketing, especially since with the existing low occupancy, it is possible to attract new, not yet mastered segments of guests.

5) The quality is formed by their technical, functional and social components. Clients evaluate the goods and services provided based on their expectations. If the perception of the service level meets the expectations, then they view the service as quality. If the perception of the level of service does not meet their expectations, then they consider service; how bad. Expectations are shaped by their prior experience, influenced by public opinion and the firm's external relationships and publicity. Thus, the quality of services in the hotel business is a combination of consumer characteristics of hotel services and environmental factors and the process of consumption of services.

In a comprehensive assessment of the quality of hotel services, the following components should be assessed:

- Interiors: attractiveness and neatness of the hotel's interior and its territory;
- Competence, knowledge and ability of personnel;
- Politeness, education, courtesy, hospitality, tact and respect for the client on the part of service workers;
- Mutual understanding: understanding the individual needs of the consumer of services;
- Communication, informing consumers and listening to them;
- Professional suitability: reliability, respect, decency, exceptional honesty, sociability;
- Responsibility: benevolence and willingness of employees to provide services;
- Preparedness: the necessary skills of business training and theoretical knowledge of the service and management personnel of the hotel;
- Appearance: physical attractiveness of staff (uniforms differentiated by service, pleasant manners);
- Stability: the functioning of the hotel and the ill-conceivedness of its technological process should not create inconveniences for the clientele;
- Safety: no danger, risk or uncertainty.

6. In modern conditions, it is necessary to develop a service standard for all hotels in the Republic of Uzbekistan, i.e. a set of binding rules for customer service, which are designed to guarantee the established level of quality of all operations performed. The service standard establishes the criteria by which the level of service and the performance of an employee of any service in a hotel company is assessed.

7. As a result of the rapid development of alternative channels for the dissemination of information, the role of global reservation systems in the hotel industry is increasing. The undoubted leader of this "new wave" is the worldwide computer network Internet. This fact is recognized by the reservation systems themselves, which stimulates them to integrate with the Internet and create their own Internet servers, through which access to information and hotel reservations in GDS is provided. All GDSs today, with the exception of the SAHARA system, have this ability.

8. The problems of the hotel industry (management, financing, design) are reserves for increasing its competitiveness.

The economic analysis of the hotel sector in the world indicates the effectiveness of investments in hotel chains, rather than in individual hotel industries.

The main method that allows you to find the optimal alternative when choosing an object of the hotel chain in conditions of uncertainty in conditions of uncertainty is to formulate a hypothesis of the behavior of the environment, which allows each alternative to be given a single numerical estimate.

Main part: results

In the course of our scientific research, studying the available literature and scientific sources, the following results were obtained:

1. Having studied the history of the emergence and development of the hotel business, we found that the word "hotel" appeared in the 18th century. In France, initially, a hotel was called an apartment building, in which apartments were rented for a month, for a week, or even for one day. The term soon spread widely in America. Most of the taverns were quickly renamed hotels, which, according to the owners, gave them a European (French) chic. It is generally accepted that the United States of America is home to most of the innovations in hotel technology. The need for hotels in this country has always been very high due to the continuous flow of emigrants who needed temporary accommodation, and the incessant demand contributed to the rapid development of the hotel business.

2. As part of the government's policy, about a hundred private hotels and houses have been opened, capable of receiving foreign and domestic tourists. Relevant changes have also captured the recreational zones of the republic, where significant funds are allocated annually, the sources of which are the republican budget and private investments.

3. International University of Tourism "Silk Road", Samarkand Institute of Economics and Service, Faculty of International Tourism of Tashkent State Economic University, branch of Singapore University in Tashkent, as well as colleges in Tashkent, Samarkand, Bukhara, Urgench train personnel for the tourism industry and hotel industry.

4. International airports in Tashkent, Samarkand, Bukhara, Urgench, Nukus are the air gates of Uzbekistan. During the years of independence, our historical cities Samarkand, Bukhara, Khiva, Termez are recognized as centers of ancient civilization that have made a worthy contribution to the development of world culture. They are a tourist attraction. Also, the legal framework of the sphere was laid, the tourism infrastructure was created. In a word, Uzbekistan has good potential for the further development of this area.

5. In this sense, the study by the Committee on International Affairs and Interparliamentary Relations of the implementation of legislation on tourism in the order of control and analytical activities on the example of the most visited tourist regions - Bukhara, Samarkand and Khorezm was very relevant. Certain work is underway to popularize the tourist, cultural and historical potential of Uzbekistan, to organize publications in the media of foreign countries in order to attract foreign tourists.

6. As part of the activities of the Ministry of Foreign Affairs, embassies and missions abroad, presentations and briefings on the tourism potential of Uzbekistan are held on a regular basis.

Discussion

Like any other business, hospitality is geared towards making a profit. The emergence and development of the hotel industry is closely intertwined with the history of the development of society. The first guest

enterprises - prototypes of modern hotels, as well as the profession of servicing traveling people itself, arose in the distant past - more than 2 thousand years BC. - in the ancient Eastern civilization.

In a later era, the Romans built special buildings set aside for travellers for government needs. These buildings, located along the main roads, can be considered the prototypes of inns.

The development of trade relations in the Middle East, Asia and the Caucasus played a huge role in the emergence of hospitality enterprises. The largest trade routes passed through the territory of these regions, along which caravans with goods moved.

To organize the overnight stay of travellers along the trade routes, special accommodation points were created - caravanserais (premises for the stay and rest of travellers), which, as a rule, include rooms for people and pens for camels and horses. All this was surrounded by a high wall that protected from wind, rain, storm, as well as from robbers and robbers.

Based on the descriptions by archaeologists of the very first objects of accommodation of inns, caravanserais, hospice, road hotels, etc., we can draw the following conclusions:

- The internal premises, according to their functional purpose, were divided into living rooms (sleeping rooms), public (halls, lobbies, corridors), utility rooms (warehouses for storing goods, stables), technical (rooms for heating water in the pools, in which the arrivals washed their feet, swam).
- Services of accommodation facilities were not limited to the above-named ones. There were also shops selling essential goods; kitchens in which food was prepared for residents; clothing and footwear repair shops. That is, the main service (the provision of overnight stay) was supplemented by a certain list of a number of others.
- Strong walls and a limited number of entrances made it possible, if necessary, to withstand a siege, to defend against robbers and robbers, which is reliably known from various written sources.
- The same written sources report on regulations adopted by the rulers of states, which made their owners responsible for the safe stay of travellers at accommodation facilities.
- Frescoes, various decorative items testify to the involvement of artists, gardeners, decorators, and so on in the design of interiors.
- The location of accommodation facilities near a busy road, in a village, in crowded places indicates a targeted focus on serving a wide contingent of customers.

In the Middle Ages, the development of hospitality enterprises was significantly influenced by religious traditions. During this period, many people made pilgrimages to holy places, and travelers sought refuge primarily in monasteries and abbeys. The church obliged the monasteries to provide shelter to pilgrims - to feed and organize a night for them. The free services provided by the monasteries to travellers held back the development of private accommodation enterprises. However, inns already existed and their number grew, but so far they only offered shelter - without a table.

The impetus for the development of private inns and taverns was given only in the late Middle Ages. So, in England in the 1530s. King Henry VIII transferred church property to secular property and the wanderers could no longer count on free lodging in monasteries and were forced to stay at private inns.

In Russia, inns appeared in the XII-XIII centuries; then they were called pits and were located one from another at the distance of a horse crossing.

The next notable period in the development of the hotel industry is associated with the establishment in Europe of a regular postal and horse-drawn transport network (stagecoaches in Western Europe, Yamskie stations in Russia). Postal stations for public transport appeared along the postal routes, which also served as a resting place; they provided shelter from the weather and simplified the procedure for changing horses.

The word "hotel" appeared in the 18th century. In France, initially, a hotel was called an apartment building, in which apartments were rented for a month, a week, and even for one day. The term soon spread widely in America. Most of the taverns were quickly renamed hotels, which, according to the owners, gave them a European (French) chic. It is generally accepted that the United States of America is home to most of the innovations in hotel technology. The need for hotels in this country has always been very high due to the continuous flow of emigrants who needed temporary accommodation, and the incessant demand contributed to the rapid development of the hotel business.

In 1794, the first hotel in the United States was opened, the 70-room City Hotel on Broadway in New York. In 1829, the Tremont Hotel was opened in Boston - the first first-class hotel in the United States - with corridors, reception (reception), locks on the doors of rooms (double and single) and even with free soap for guests. This event marked the beginning of the hotel boom in this country. In the middle of the nineteenth century, the first hotel with central heating was in operation in the country. By the end of the XIX century, two types of hotels were common. Some were large and luxurious, and some of them were simply architectural masterpieces - with spacious lobbies, ballrooms. They had every comfort possible at that time - an elevator, toilets, electric lights, etc. Others, small and outdated, offered services at low prices.

A significant contribution to the development of the hotel business was made by the Swiss Caesar Ritz; his name still bears one of the most famous and expensive European hotel chains, although Ritz himself was only a hired manager all his life and did not own a single hotel. The Swiss Ritz and the American Statler¹ were hotel fanatics. They paid attention to the seemingly insignificant details.

Among the most famous innovations by Ritz is the appearance of an orchestra in the hotel restaurant. In Ritz's time, the orchestra played Strauss's music. Music made customers stay at the tables longer, which naturally boosted beverage revenues. Ritz experimented with lighting in the hotel restaurant for a long time, making sure that the jewels on the ladies "played".

Statler suggested installing a large mirror in the hotel room, light bulbs above the beds, a switch next to the door, with him appeared in the rooms, telephones, stationery; he also introduced the uniform for the hotel staff. He was the author of the idea of pairing rooms in the construction of hotels. The rooms began to be arranged symmetrically with respect to the vertical plumbing pipes common to the two rooms, which resulted in significant cost savings. In addition, it was Statler who came up with the slogan "The customer is always right", which today serves as the basis for the "scientific" approach to service.

Visiting high class hotels has become fashionable; so, in London, instead of dining in purely men's clubs, gentlemen began to dine with ladies in hotel restaurants.

At the end of the XIX - beginning of the XX century. In the major cities of Europe and America, luxurious (five-star in modern terminology) hotels appeared, designed to meet the demand from new millionaires and old nobility, for whom travel has become a fashionable pastime.

The hospitality industry is emerging as an important industry. Hotel associations, syndicates, joint-stock companies, corporations are starting to deal with the construction of hotels, personnel training, and pricing issues. The most notable among these were the London Syndicate of Hotel Owners, the French Union of Hotel Owners and the International Union of Hotel Owners, which brought together 1,700 hotel owners from around the world.

After the Second World War, international hotel valuations became widespread. The first international hotel chain, the Hilton, owes its foundation to the American airline Pan American. Since in the countries of Latin America, where the company's planes flew, there were no hotels of the level to which American businessmen were accustomed, the idea arose to build hotels in these countries with the same level of services of the corresponding class. For example, the Hilton Hotel in Buenos Aires was not supposed to differ in service from the Hilton Hotel in New York.

There are currently dozens of international hotel chains operating in the world. Among them we can mention "Hod Id Her Inn", "Choice", "Best Western", "Marriott", "Hilton", "Sheraton" and others.

It is known that international tourism increases the export of services, the flow of hard currency into the country and contributes to the diversification of the economy and the creation of new jobs. With the development of tourism, the hotel industry is developing in a similar way.

Against the background of the transformation of tourism into one of the leading sectors of the world economy, Uzbekistan pays special attention to updating the tourism industry, improving the regulatory framework for the sustainable development of the industry. During the years of independence, the country made a significant breakthrough in this area, preserving and increasing the historical and cultural heritage of the people, with the revival of national traditions and customs, the restoration and arrangement of the sights of the republic.

Since the first years of independence, the country has been actively building up cooperation with international organizations, and regularly comes up with initiatives to deepen cooperation in this promising direction.

The result of measures taken in this direction is an increase in tourists arriving in our beautiful land. So, annually Uzbekistan is visited by about 2 million people from different parts of the world and for different purposes.

The geography of foreign guests is wide. The country is especially popular among the citizens of Russia, Turkey, Germany, France, Korea, Japan, China, India, as well as other countries of Western Europe and Southeast Asia.

According to statistics, in 2019 Uzbekistan was visited by 6,748,500 tourists, while in 2018 this figure was 5,346,200 people. Of these, 51.3% are persons aged 31-55 (52.1% in 2018), 20.2% are aged 55 and older (19.4% in 2018), 19.5% - at the age of 19-30 (20.4% in 2018) and 9.1% - persons aged 0-18 (8.1% in 2018).

The largest number of tourists came from the Central Asian region - 5,764,500 people. 495 600 tourists arrived from the CIS countries. The number of visitors from non-CIS countries amounted to 488 400 people. Most of the tourists came from Kazakhstan, Tajikistan, Kyrgyzstan, Turkmenistan, the Russian Federation, Turkey, Afghanistan, China, the Republic of Korea and India.

Of these, 81.8% arrived in Uzbekistan to visit their relatives and friends, and 15.5% for recreation purposes. The share of those who came for other reasons, including medical treatment, shopping, participation in business meetings and for study purposes, amounted to 2.7%. At the end of 2019, the volume of exports of tourism services amounted to USD 1,313,032 (1,041,089 in 2018).

The total number of accommodation facilities reached 1,188 units, including 833 hotels, 214 hostels and 141 other types of similar objects. The occupancy rate of accommodation facilities by region: Republic of Karakalpakstan - 62.6%, Andijan region - 65.0%, Bukhara region - 96.6%, Jizzakh region - 52.5%, Kashkadarya region - 61.0%, Navoi region - 74.3%, Namangan region - 40.6%, Samarkand region - 82.3%, Syrdarya region - 64.4%, Surkhandarya region - 68.8%, Tashkent region - 76.1%, Fergana region - 42.7%, Khorezm region - 81.5%, Tashkent city - 85.7%.

Visits of 160 representatives of thirty media outlets from the USA, Japan, Germany, Italy, China, Indonesia, Russia and other countries were organized for the large-scale promotion of the tourism potential of the republic among the world community.

The training of qualified and certified personnel for the tourism industry is carried out by four higher educational institutions - Samarkand Institute of Economics and Service, Tashkent State Economic University, Bukhara State University, Urgench State University, as well as colleges in the regions and cities of Tashkent, Samarkand, Bukhara, Surkhandarya and Khorezm.

During the period of independence, the government of Uzbekistan managed to introduce an organizational component into tourism: all the tourism resources of this area were concentrated. At that time, the government timely assessed the existing potential of the Republic with the current state and identified urgent problems that hinder the development of the tourism industry, which are relevant to this day.

Subsequently, tourism, like other sectors of the economy, underwent market transformations. The process of denationalization and privatization has been going on in this area for more than ten years. It should be noted that at present about 90% of all enterprises engaged in tourism are not state-owned.

Over the years of independence, significant investments have been made in this area at the expense of various sources of funding. Due to them, large hotels have been erected in Tashkent, Samarkand, Bukhara and in other cities of the Republic, work has been carried out and is being carried out on the construction and reconstruction of hotels and tourist facilities, new buses and airliners have been purchased that generally meet international standards, roads leading to individual tourist sites have been reconstructed centres.

As part of the government's policy, about a hundred private hotels and houses have been opened, capable of receiving foreign and domestic tourists. Relevant changes have also captured the recreational zones of the republic, where significant funds are allocated annually, the sources of which are the republican budget and private investments.

However, according to statistical reports, the share of tourism barely reaches 2% of GDP, and this is quite small, given the huge potential that Uzbekistan has. The study of the issue shows that the limiting factors were some unresolved issues that exist in this area and which have not yet been eliminated.

One of these issues is the lack of clear data on the number of entering foreign citizens, leaving fellow citizens, as well as migration within Uzbekistan.

Studying the processes and phenomena occurring in the tourism sector in Uzbekistan from the quantitative point of view, the goal is to reveal their internal characteristics and properties, to identify and quantitatively express their inherent patterns and development trends.

These quantitative measurements are impossible without knowledge of the qualitative side, which are acquired thanks to the broad interdisciplinary connections of tourism statistics and are based on the provisions of economic theory and applied sections of economic science, in particular tourism economics.

As we know from the theory, tourism statistics, which have a set of special digital information, are able to substantiate and prove the assumptions put forward, test theoretical hypotheses, correct existing estimates and present the tourism sector in the full amount of accumulated knowledge.

The issue of improving and revising the system of tourism statistics in Uzbekistan is one of the topical issues today. Under the current system, each government department reflects only its own statistics.

This suggests that there is no clear unified mechanism for maintaining tourism statistics, as well as a unified database for the coordination of tourism activities.

The Ministry of Internal Affairs has information on registered foreigners, while one-day visitors and persons who stay in the country for up to three days are not included in the general statistics.

The State Customs Committee registers only economic agents at the borders, i.e. those who declare material and monetary values.

The Committee for the Protection of the State Border Records arrivals and departures at the main points - airports, railway stations, and practically does not mark people at the borders themselves (i.e., they check passports, exit permits, but do not enter them into the computer).

State Committee for Tourism Development (formerly NC "Uzbektourism") The number of tourists served is taken into account, while there is a probability of getting into the statistics of tourists several times (after all, the number of tourists is not taken into account, but not man-days).

State Committee on Statistics Analysis and dissemination of statistics on the number of tourist arrivals, as well as analysis of the activities of tourism service providers.

The rise of tourist traffic served as an important prerequisite for the accumulation and systematization of statistical information on tourism and the emergence of tourism statistics.

The history of the formation of modern tourism statistics is inextricably linked with the development of statistical science in general, as well as with the history of the most studied phenomenon - tourism. Based on the functions performed by statistics and the methods of their implementation, it is customary to distinguish four periods in the history of statistics: ~ 3000 BC. - the middle of the 17th century, 1654-1746, 1747-1899, 1900 - present.

Regular registration of tourist flows in European countries began in the late 1920s. XX century. In 1929, Austria was visited by 2 million tourists, Switzerland - 1.5 million, Italy - over 1 million. True, the official statistics of tourism, having received a powerful impetus to "self-determination", has not yet finally stood out. Often, the collection and processing of statistical information about tourists was carried out for more general purposes - in the interests of national security, control over migration processes and compliance with tax laws. In such cases, the actual tourist purposes receded into the background.

Tourists were counted along with other travellers and were not singled out as a special category. In addition, the statistics covered only foreign tourists and did not cover domestic tourism.

In the 21st century, work on the creation of a coherent system of tourism statistics continued. The need for it increased in connection with a number of new circumstances, primarily the disclosure of the multifaceted role of tourism in the modern world.

Currently, there is a growing need for the provision of a unified consistent and integrated information about tourism, a special system of "tourist" bookkeeping. After changing the status of the UNWTO and transforming it into a specialized agency of the United Nations, it was entrusted with a special mission - to coordinate the activities of all institutions and organizations in terms of collecting statistics on tourism.

The immediate impetus for improving tourism statistics in 2000. served as an update of the main international standards in the field of national accounting.

A tourist trip is a basic concept and unit of observation in tourism statistics. Despite the existing differences between the concepts of a visitor and a tourist trip, they are related and closely related to each other. Moreover, a tourist trip is defined through the concept of a visitor.

According to the UNWTO Travel Concept and IRTS-2008 (International Recommendations for Tourism Statistics), a tourist trip is a trip made by a visitor. A tourist trip means the journey of a visitor from the moment of his departure from his permanent place of residence until the moment of his return.

To characterize tourist trips and their grouping, UNWTO has proposed a number of features:

- The main purpose of the trip;
- The duration of the trip or visit;
- The place of the beginning of the trip and the place of destination;
- The types of vehicles used;
- Types of accommodation.

Summarizing, we can say that tourism is a complex, multifaceted phenomenon, for the analysis of which qualitative information is required. The statistical measurement of tourism is associated with certain difficulties arising, in particular, from its cross-sectoral nature. As additional measures to improve tourism statistics in Uzbekistan and bring it closer to international standards, we can name the following several areas of activity.

First. Improving the regulatory framework at the state level. First of all, it is necessary to clearly define the obligations of private and state enterprises to submit statistical reports to the State Committee of the Republic of Uzbekistan on Statistics.

Statistical bodies have little opportunity to impose penalties on businesses and insist on their being brought to justice. In addition, the obligations of enterprises owned by individuals or small businesses for the provision of statistical information are even less significant.

In this regard, it is advisable to adopt a legislative act in the field of statistics, which would clearly spell out these issues.

Second. Elimination of differences in the definition of international tourist terms and concepts.

There is still no consistent application of definitions of international tourism standards and terms adopted by UNWTO in the Republic, including: statistical reporting of tourism services and tourism satellite accounts.

The most significant discrepancy is observed in the definition of travel goals. In the Republic, the following categories of travel purposes are used at border points: 1) service; 2) visiting relatives; 3) study; 4) treatment; 5) work; 6) permanent place of residence; 7) tourist; 8) commerce (business).

Meanwhile, in hotels and similar accommodation facilities, residents are classified according to other groups of purposes, which are much closer to their list in international recommendations: 1) leisure / recreation; 2) business and professional; 3) treatment; 4) other purposes.

Third. More active dissemination of tourism statistics. These activities should pursue both the goal of more active use of information in the planning and marketing process in the tourism industry, and the goal of increasing the interest in obtaining quality data.

If domestic tourism enterprises receive summarized statistical reports in a timely manner, their level of understanding and responsibility for presenting accurate baseline data will increase.

Fourth. Strengthening interaction between government agencies in the field of statistics and tourism. To date, the level of interaction and cooperation between government agencies on statistics and tourism is insufficient, especially at the regional level. It is essential that both statistical services and tourism administrations understand the requests and requirements of the other party and ensure that information is exchanged regularly.

Fifth. In order to centralize, analyse, record and information on tourism, it is necessary to actively introduce information and communication technologies in this area. By widely using the capabilities of modern software products, create databases of information data on tourists and tourist facilities of the Republic, with the involvement of newly created subdivisions on the basis of the State Committee of the Republic of Uzbekistan for Tourism - the State Unitary Enterprise "Center for Dispatching and Serving Tourists" on the basis of the State Enterprise "Central Administration for Dispatching and service of tourists".

International airports in Tashkent, Samarkand, Bukhara, Urgench, Nukus are the air gates of Uzbekistan. During the years of independence, our historical cities Samarkand, Bukhara, Khiva, Termez are recognized as centres of ancient civilization that have made a worthy contribution to the development of world culture. They are a tourist attraction. Also, the legal framework of the sphere was laid, the tourism infrastructure was created. In a word, Uzbekistan has good potential for the further development of this area.

Tourism has always been considered one of the high-income industries. Tourism revenues have increased in recent years, and this is a good precondition to prepare the tourism industry in our country for more intensive development.

In this sense, the study by the Committee on International Affairs and Interparliamentary Relations of the implementation of legislation on tourism in the order of control and analytical activities on the example of the most visited tourist regions - Bukhara, Samarkand and Khorezm was very relevant. Certain work is underway to popularize the tourist, cultural and historical potential of Uzbekistan, to organize publications in the media of foreign countries in order to attract foreign tourists.

As part of the activities of the Ministry of Foreign Affairs, embassies and missions abroad, presentations and briefings on the tourism potential of Uzbekistan are held on a regular basis.

The Samarkand Institute of Economics and Service, the Faculty of International Tourism of the Tashkent State Economic University, a branch of the Singapore University in Tashkent, as well as colleges in Tashkent, Samarkand, Bukhara, Urgench train personnel for the tourism industry and in the hotel industry.

The study showed that at present, the tourism sector in Uzbekistan requires further development, and the rich cultural and historical heritage opens up wide opportunities for this. It is known that more than four thousand monuments of culture, material and spiritual values have been discovered on the territory of our country.

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MODERN MODELS OF QUALITY IMPROVEMENT IN THE FIELD OF SERVICE

Usmanova Nasiba Akbarjonovna¹

ABSTRACT

This article develops a model of a quality management system based on a periodic analysis of the quality management system and a process-based approach to development decision-making. In addition, the process of quality assessment in hotels is based on the assessment of the adequacy of accommodation and the number of hotel rooms, as well as the effectiveness of the services provided by the accommodation facilities.

Keywords: *Quality, Quality Management, Process Approach, Quality Management System Model, Hotel, Hotel Services, Classification Of Service Evaluation Areas.*

A systematic approach to quality management requires firms to analyze the needs of consumers, identify the processes by which products, works and services are created, as well as bring them to the level of management of these processes. The quality management system can be the basis for continuous improvement in order to increase the level of satisfaction of consumers and stakeholders with products, works and services. It increases an organization's confidence in its ability to provide products, works and services that fully meet consumer demand.

Approaches to the development and implementation of a quality management system include:

- Setting requirements and expectations of consumers and other stakeholders;
- Development of the firm's goals and policies in the field of quality;
- Establish the processes and responsibilities necessary to achieve the company's quality goals;
- Identify and identify the resources needed to achieve the company's goals in the field of quality;
- Development of methods for measuring the efficiency and effectiveness of each process;
- Establish indicators to measure the effectiveness and efficiency of each process;
- Identify the resources needed to eliminate errors and their causes;
- Development and implementation of a process for continuous improvement of the quality management system.

The company that uses this approach is confident in the quality of its products, works and services, the capabilities of the process, as well as provides continuous improvement.

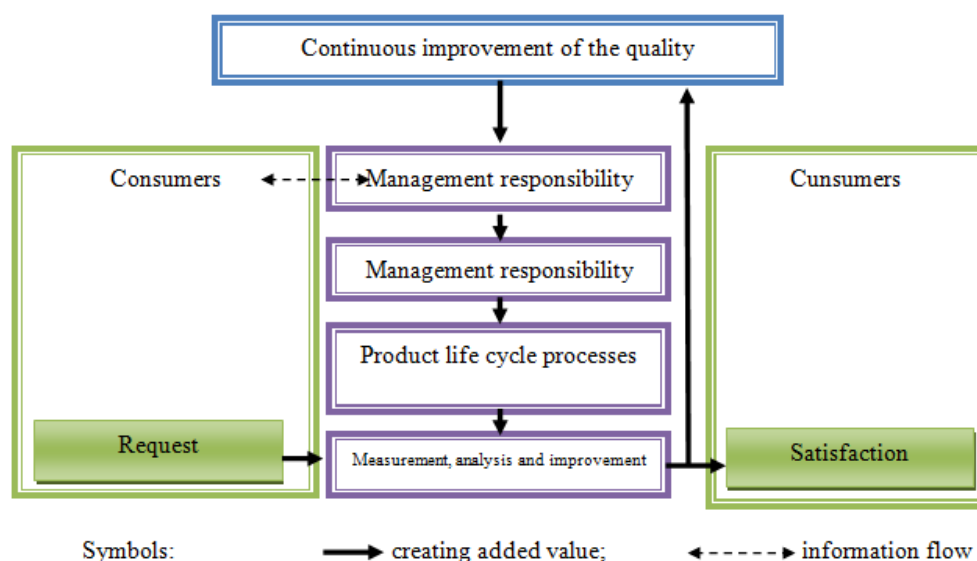
Process approach. Ensuring the effectiveness of the firm requires the identification and management of interrelated and interrelated processes. The occurrence of one process is often accompanied by the

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occurrence of situations that lead to the occurrence of another process. The process of identifying and managing the processes used by the firm and ensuring their relevance is also known as the “process approach” (pictured).

Quality in terms of purpose and policy. The purpose and policy in the field of quality serve to determine the direction of the firm. They determine the expected outcome and require the use of the resources required to achieve it.

The role of top management in the quality management system. In real situations, a top management can create the conditions that enable the involvement of all employees for the effective functioning of the quality management system.



Picture. Model of quality management system based on process approach ¹

On the basis of the ongoing economic reforms in the country, special attention is paid as a strategic direction to the development of tourism and hotel industry as an important sector of the service sector.

In accordance with the concept of tourism development in Uzbekistan, it is necessary to classify the means of accommodation of tourists in hotels. The government's decision on the system of state classification indicates the urgency of the process.

The main purpose of the state classification system is: to ensure the quality of accommodation in hotels; Achieving harmonization of classification criteria for accommodation in hotels of Uzbekistan on the basis of the recommendations of the World Tourism Organization and international experience; differentiation of accommodation facilities in accordance with the quality and range of services provided; assisting consumers in choosing the means of accommodation; to provide reliable information on the requirements of normative documents on the state classification system and the results of the classification according to the results of

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the classification; increase the competitiveness of hotels and other accommodation facilities; Uzbekistan and foreign consumers are based on confidence-building and participation in the development of domestic tourism.

Accommodation according to the state classification system consists of the following list: hotels and similar accommodation; hotels; motels; hotels for young people (hostel); guests providing medical and health services in the form of hotels, rest homes, boarding houses.

Accommodation facilities Classification of hotels is carried out in three stages: 1. Expert assessment to determine the suitability of accommodation facilities for the category. 2. Certification of accommodation. 3. Control the classification of accommodation facilities.

An expert assessment to determine the appropriateness of a placement means that it is assessed on the basis of its number or number. Expert assessment is carried out in the following order: obtaining a request for classification; assessment of the means of placement and preparation of the act. In order to determine the scope and cost of the work performed on the application, a questionnaire on the formation of the number fund is submitted.

The completed application form shall be entered into by the central body for the classification of the questionnaire with the organization that submitted the application for the performance of the work on the classification and assignment of the category of conformity.

Once the contract is signed and the payment is made, an expert commission will be formed to classify the means of placement.

The assessment of the means of placement and its number fund is carried out in the following order:

- Compliance with the state classification system is checked. The results are formalized in a protocol;
- The means of placement is evaluated on a point system based on the criteria of the state classification system;
- Simultaneously with the assessment of the means of placement, the adequacy of its number funds is assessed. The results of the assessment are formalized in a statement.

The results of the commission's work are formalized by an act. Statements are attached to it.

Accreditation of accommodation facilities:

- The classification body analyzes the documents and a copy of it is submitted to the Central Authority for the State Classification System for a decision on the classification and classification of the means of classification and placement;
- The Certification Commission decides on the issuance of a certificate on the classification of means of placement and, together with the annexes, on the classification of means of placement is sent to the Central Register for registration and registration.

The classification certificate is issued for a period not exceeding 5 years.

Methodology for assessing the suitability of accommodation facilities in hotels. Assessment by category of placement is carried out in 3 stages:

- The first stage - a preliminary assessment of the compliance of the deployment vehicle with the minimum requirements. Based on the results of the initial assessment, a statement is issued on the suitability of the placement tool for one of the categories;
- The second stage - the assessment of the placement of the means of classification on a point system. According to the results of the assessment in the scoring system, a statement is drawn up on the suitability of the placement tool for one of the categories and the total score is indicated;
- The third stage - on the basis of the above-mentioned protocols the final assessment is carried out to determine the suitability of the means of placement for certain categories.

Accommodation facilities of a certain category must meet the following requirements:

1. Minimum requirements.

2. Division into points according to the sum of points:

- "Five stars" category - 120 points,
- "Four stars" category - 100 points,
- "Three stars" category - 80 points,
- "two stars" category - 50 points,
- "One star" category - 20 points,
- "Starless" category - 17 points.

It is allowed to reduce the required number of points up to 10% (except for the "starless" category).

If the placement tool does not correspond to the first step on the total score, the score set in the initial assessment process, then the following decision is made:

- If the accumulated points are lower than the amount in the initial assessment, the placement means will be transferred to a lower category than the initial assessment (except for the "starless" category);
- If the accumulated points are higher than the amount of the initial assessment, they are assigned to the appropriate category of placement.

In hotels, the classification of rooms by category is based on the criteria and minimum requirements.

The following categories are assigned to hotel rooms: upper ("suite", "apartment", "suite", "studio"); first category; the second; third; fourth; fifth.

Assessment of the suitability of rooms in the category of rooms is carried out in three stages:

- The first stage - a preliminary assessment of the compliance of numbers with the minimum requirements. Based on the results of the assessment, a protocol on the category of the number is issued;
- The second stage - the correspondence of numbers is evaluated on a point system. Based on the results of the assessment, a statement is issued with the sum of the scores;
- The third stage - the final assessment of the classification of the number on the basis of formalized protocols.

A number of a certain category must meet the minimum requirements. The scoring system is divided into the following categories according to the evaluation criteria:

- Higher "suite" - 45 points;
- Higher "apartment" - 45 points;
- Higher "luxury" - 45 points;
- Higher "studio" - 45 points;
- The first - 23 points;
- The second - 11 points;
- third - 9 points;
- The fourth - 8 points;
- The fifth - 4 points.

It is allowed to reduce the required number of points to 10% (except for the second to the fifth number).

If the first stage, that is, in the preliminary assessment, does not match the category according to the number of points from the first to the fifth category, then the following decision is made:

- If the total score of the number in the first category is less than the score specified in this category, then the number is assigned to the pastor category and the second category;
- If the total score of the second category is less than the score specified in this category, the number will be deducted from the fund and given to repair.

The "Procedure for Certification of Tourist Services" has been approved by the Agency for Standardization, Metrology and Certification in Uzbekistan today. It includes the procedure for compulsory certification of tourist services provided by the entities engaged in tourism activities, as well as the use of voluntary certification.

Free state standards for certification, including GOST 28681.4-95 □ "Tourist-guided tour services. Classification of hotels ". According to this standard, a certain category of "star" companies is established for domestic enterprises.

In order to confirm the suitability of the services for the improvement and disposal of inspection equipment, the Ministry of Standardization of the Republic of Uzbekistan has approved the approval of the approval of the approval of the licensing and other removal licenses by the State Standardization Agency of Uzbekistan (2006).

28681.4-95 □ "Tourist-guided tour services" of this list. Classification of hotels "(Tourist-guided tour service. Classification of hotels - GOST 28681.4-95), the number of rooms, the general condition of the buildings and equipment of the buildings, as well as the installation and installation of such equipment.

The presence or absence of this equipment is assessed according to the above national standard, followed by a system of quality assurance.

The quality of the hotels and the level of equipment are evaluated on a point-by-point basis by the expert commission at each point.

If hotels only meet minimum requirements and do not accumulate the required number of points, their category will be reduced, for example, three-star hotels will be able to score according to the requirements. Even though it has three stars, it is concluded that the quality is low.

In this way, the liquidation agents accumulate a sufficient number of points in order to improve the status of their enterprises and gain a higher category.

It should be noted that all the numbers in the certification process have been certified. Each of them was given a toifa. For this, the numbers must meet the minimum requirements and accumulate a score of the specified amount.

This means that no number of guests will be excluded from the expert evaluation. In the event of a Tanlov-based assessment, the number of points scored and the category of the guest would be artificially increased.

The quality and reliability of certification is determined by the certification of experts on the basis of the certification system. This system has special forms, certificates of conformity and other documents for the certification for certification.

The main objectives of the system are: to improve the quality of services; providing reliable information on the range and quality of services offered by consumer liquidation tools; differentiation in the range and quality of services that offer localization tools; providing qualified consumers with a choice of disposal tools; to provide consumers with a guarantee of the correctness of the requirements of the settlement instruments, the validity of the normative documents established in this system; increase the competitiveness of guesthouses and other localization tools; Ensuring the compatibility of domestic and foreign tourists with domestic and foreign tourist trust and stabilization, and on this basis the increase in the share of tourism services in the national budget as a revenue source.

Requirements for certification are set out in the following documents:

1. Rules of hotel services in Uzbekistan.
2. The World Tourism Organization's (WTO) 1993 Sustainable Tourism: A Handbook for Local Planning Specialists.

Procedure for certification work. Voluntary certification of accommodation facilities by classification is carried out in accordance with the rules of certification of work and services and includes: assessment of services of accommodation facilities; performance audit; inspection control.

Voluntary certification of placement tools by classification is carried out at the following stages:

- Filing an application for certification;
- Decision-making and preparatory work on the application (preparation for certification);
- Decision-making or refusal to issue a certificate of conformity and use the mark of conformity;
- Inspection control of certified deployment vehicles.

The applicant submits an application for certification and fills out a questionnaire to determine the scope of certification work, sends the means of placement of documents to the Voluntary Certification Body for classification of VNIIS.

Upon receipt of the application and the completed questionnaire, the Certification Authority:

- Decides on the application;
- Determines the measures for the assessment of the means of deployment;
- Prepares a draft contract for certification.

Evaluation of hotel services (rooms) is carried out in the following order:

1) determines the adequacy of the services of the means of deployment. Based on the results of the assessment, its initial category will be determined. The results of the first stage evaluation are reflected in the protocol;

2) compliance of accommodation facilities with additional requirements up to the fifth "star" category is assessed on a point system;

3) Simultaneously with the services, the category of numbers is evaluated. The results of the assessment are formalized in a statement.

In the process of certification, the applicant submits documents on fire safety, compliance with sanitary-hygienic and epidemiological rules and regulations, nature protection conditions.

In order to determine the effectiveness of the services provided by the accommodation facilities, a survey will be conducted among the residents.

The results of the inspection and evaluation, conclusions and recommendations are formalized in the act.

When making a positive decision, the certification body:

- Decides on the issuance of a certificate of conformity of the means of placement to the category;
- Executes the certificate and submits an additional certificate of the established form no later than 10 days from the date of registration;
- Registers in the system register;
- Issues a permit for the use of the mark of conformity and issues it to the applicant.

Certificates are issued for a period not exceeding 3 years.

Service providers also mark the mark of conformity on documents intended for consumers (vouchers, receipts, guest cards, advertising brochures and other materials), as well as for advertising purposes.

Inspection of certified facilities is carried out at least once a year during the validity of the certificate.

Unscheduled inspections are used in the following cases:

- In case of complaints on the services of accommodation facilities with a certificate of conformity;
- When the technology of service changes radically;
- Radical changes in the organizational structure and staffing of the audited organization.

During the inspection, the experts pay special attention to the elimination of shortcomings identified during the inspections, so that they do not interfere with the issuance of certificates.

The audited organization is responsible for the timely elimination of identified deficiencies and inconsistencies.

Based on the positive conclusions obtained as a result of the inspection, the Certification Body confirms the conformity of the issued certificate.

The conditions for making a decision to certify the validity of the certificate are as follows:

- In the absence of significant differences in the requirements of the standard for the certification;
- In the absence of non-compliance with the discipline in the use of the certificate;
- Timely elimination of all previously identified shortcomings and inconsistencies.

In order to eliminate minor deficiencies and inconsistencies, an inspection will be conducted at the end of the agreed period (scheduled inspection) or in the near future.

In the case of a negative result, the certification body decides whether to revoke the certificate of conformity or terminate it prematurely.

Upon expiration, the certificate of conformity is re-certified.

Additional requirements for hotels include a number of quality indicators.

The evaluation of the compliance of the numbers with the additional requirements in the system of scores on the selected indicators is given in Table 1.

Table 1

Determining whether the rooms meet the additional requirements for hotels (selective indicators)

№ т\п	Request	The number of points according to the rule	Scores determined by the study
1	Number of funds, condition and condition of equipment		
1.1	Furniture: <input type="checkbox"/> excellent (new) <input type="checkbox"/> Good <input type="checkbox"/> Satisfactory	3 2 1	2
1.4	Bedding, blankets: <input type="checkbox"/> excellent (new) <input type="checkbox"/> Good <input type="checkbox"/> Satisfactory	3 2 1	3
2.	Quality of washing and similar furniture (for third-class rooms - hand-washing facilities)		

2.2	Plumbing equipment: <input type="checkbox"/> excellent (new) <input type="checkbox"/> Good <input type="checkbox"/> Satisfactory	3 2 1	2
2.3	Elevators: <input type="checkbox"/> excellent (new) <input type="checkbox"/> Good <input type="checkbox"/> Satisfactory	3 2 1	2

These include: deployment of deployment facilities; exterior: facade, balcony, porch, windows and window doors; availability of service elevators; availability of special elevators for guests; the total area intended for reception of clients, including number of halls and halls in a hotel; quality, condition of halls, salons and other public buildings, their equipment and covering with special carpets; restaurant area; bar area; quality and condition of the equipment in the room stock; televisions and televisions in rooms; quality and condition of washrooms; the bathroom has a special coating, special sheets for the bathroom, tiling of the walls of the bathroom; the number of telephone lines; telephone booth; telex or e-mail; telefax; transport service; working hours of catering establishments; availability of permanent and temporary outlets; casino availability; parking of unguarded guarded vehicles; availability of rent; availability of rooms for children to play; availability of additional services for the disabled; availability of other services; availability of a gym; availability of a tennis court; availability of swimming pool; availability of saunas.

Certain categories of hotels are important in shaping the customer base and its creative image.

Table 2

Determining the compliance of accommodation facilities with additional requirements (selective indicators)¹

No	Request	The number of points according to the rule	Scores determined by the study
1	2	3	4
1.	Building and common rooms		
1.1	Exterior: balcony, porch: <input type="checkbox"/> Excellent	3	3

¹ Author contruction.

	<input type="checkbox"/> Good	2	
	<input type="checkbox"/> Satisfactory	1	
1.3	Availability of elevators:		
	<input type="checkbox"/> 2 and more elevators	5	3
	<input type="checkbox"/> 1 elevator	3	
1.5	condition, quality of halls, salons and other common buildings and their equipment		
1.5.3	curtains:		
	<input type="checkbox"/> excellent (new)	3	2
	<input type="checkbox"/> Good	2	
	<input type="checkbox"/> Satisfactory	1	

To help clients in the selection of hotels, a system of pictograms (symbols and pictures) is usually widely used in tourist catalogs and avenues.

The applicant (hotel) fills out a special questionnaire for certification of services and sends the means of its placement to the body carrying out voluntary certification. Then a specially formed working group evaluates the hotel and its rooms and assigns the appropriate category. Based on the results of the certification, a certificate of conformity is issued. Determining the suitability of hotels for additional requirements by selected indicators is given in Table 2.

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ASSESSMENT OF THE LEVEL OF ATTRACTIVENESS OF URBAN PUBLIC TRANSPORT

Vazira Nazarova¹

ABSTRACT

In the conditions of mass motorization in the country, it is necessary to increase the role of urban public transport by increasing its attractiveness through the search of factors that have a priority impact on its image. The study developed a methodology for assessing the degree of attractiveness of urban public transport through the coefficient of its attractiveness. This coefficient will allow to assess the level of attractiveness and, as a consequence, the direction of development of urban public transport. Besides, it will allow to reveal reserves of market potential increase of public passenger transport and decrease of transport tension on roads. It can be used to calculate both real and prospective attractiveness. The article proposes a cause-and-effect model of increasing the level of attractiveness of urban public passenger transport (UPPT), which includes the main directions of the development strategy of UPPT. As a result of the survey, priority and secondary factors influencing the decision to use the type of transportation in the city of Tashkent, such as the level of comfort of the ride, rhythm of movement and waiting time of vehicles have been identified.

Key words: urban public passenger transport, attractiveness coefficient of urban public passenger transport, threshold values, cause-and-effect model of increasing the attractiveness of urban passenger transport, motorization.

Introduction

Human mobility is one of the main indicators of quality of life. At the same time, increased mobility requires greater attention to the structure of the transport system, as it is always at odds with the capabilities of the relevant infrastructure. This is especially relevant in cities, as the urban population is dominant in the XXI century. Therefore, issues related to increasing population mobility are undoubtedly highly important, especially in view of the consequences of the Covid-19 pandemic. "Without a doubt, we are on the verge of a dramatic change in urban mobility". [1].

The main ways to increase transport mobility in the city are to use private cars and to use urban public passenger transport (UPPT) for this purpose. Mass motorization reduces the portion of public transport in the overall structure of urban passenger transport, thereby generates certain problems in the ecology, economy, and organization of urban infrastructure. The increase in the number of cars pollutes the environment, worsens the mobility of large groups of people, due to the creation of congestion and traffic jams on the roads, increases noise and vibration levels, increases the cost of maintaining and servicing cars, etc.

A megalopolis such as Tashkent faces the same problem. If we trace the dynamics of the volume of passenger transportation by public transport in recent years, we can see a steady decrease in this indicator for all modes of transport (Figure 1). In 2019 a slight increase in this indicator was observed, then in 2020, its decrease was influenced by quarantine measures aimed at combating the Covid-19 pandemic.

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The main reason for the decrease in the volume of UPPT is the increase in the number of personal vehicles. And this trend will continue in the coming years, due to the growth in the welfare of citizens. According to the State Statistics Committee of the country in 2020, there are 48 private vehicles on average for every 100 families in Uzbekistan. This number increased more than twice in 10 years. In particular, in 2010 there were 21 cars for every 100 families in the same period, in 2015 - 42 cars (Figure 2) [2]

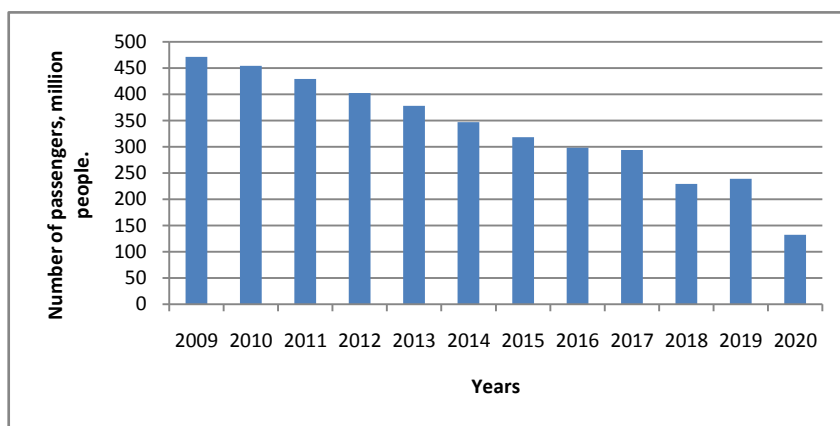


Figure 1. Dynamics of the volume of passenger transportation by public transport in Tashkent for 2009-2020

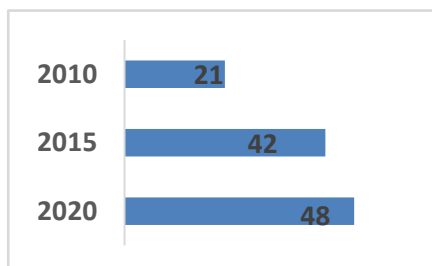


Figure 2. Number of cars per 100 families in Uzbekistan

In these conditions, it becomes particularly significant to increase the role of public transport, to create an optimal balance between private and public transport, by improving its work, improving the quality of passenger service, creating a culture of movement and developing effective measures aimed at achieving the goals set. "Public transport together with cycling and walking are generally agreed to be sustainable alternatives to private car use." [3]

The purpose of the study is to develop a methodology for assessing the degree of attractiveness of urban public transport, and on this basis, the development of effective recommendations to increase its market potential.

Literature Review

Various sources study the problems of traffic congestion, the negative impact of increasing motorization of the population. The need to study this issue is confirmed by the fact that although in many countries the level of congestion is influenced by similar factors, the degree of impact in each country has its own specifics. [4]

N.V. Yakunina to determine the value of increasing the degree of use of urban passenger transport services, calculates the ratio of passengers of private cars (PPC) and urban public transport passengers (UPT). [5] In our opinion, this ratio does not give us the necessary information to determine the degree of attractiveness of the UPPT, as it also depends on other factors to a greater extent, in particular, the level of people's income, which affects the number of vehicle owners.

In order to increase public transport usage, "the service should be designed in a way that accommodates the levels of service required by customers and by doing so, attract potential users". [6] One of the most important criteria that has a direct impact on the intention to use public transportation is the quality of service. [7] "Quality of service in public transportation is proposed as a key determinant of perceived accessibility, the ease of leading a desired life through the transportation system, as poor quality of service can be a barrier to use and reduce the ease of participation in daily activities". [8].

In addition to increasing quality, it is necessary to differentiate the services of public transportation, to introduce both new personal transportation services and more established service models, such as cabs and car rentals, which can complement public transportation.[9] The results of the study emphasize the need to invest in public transport, especially bus operations, to support higher levels of ridership. However, it should not be at the expense of higher rates. These can include congestion and parking pricing, public-private partnerships and land value capture [10].

Some studies consider frequency, speed, and intermodality as priority parameters for influencing the use of UPPT. And criteria such as accessibility and individuality have no decisive influence on the choice of mode of transportation. [11]

It is impossible not to mention here the effects of the Covid-19 pandemic on the operation of public transportation. This problem has been raised by many researchers around the world. "The future of public transport in cities and passengers' willingness to use it after the end of the epidemic depends largely on perceived comfort and safety during the epidemic. This means that transport policies should be focused on enhancing these perceptions and making sure that the image of public transport is not in further decline; otherwise, it could mean an almost impossible effort to encourage passengers to return to using sustainable modes of transport in the future". [12]

According to all of the above, we can conclude that the system of urban public transport needs to improve, finding ways to increase the share of public transport in the overall structure of passenger turnover, the use of innovative methods to identify reserves of market potential of passenger services. It is necessary to develop readiness for change and acceptance of collective responsibility, increasing motivation to overcome dependence on one's own personal car. [13] Furthermore, innovative methods of managing urban public transport in an integrated manner are becoming the most diffused and desirable solution. [14]

Methods

To solve the tasks, we used the methods of sociological survey. The target audience of this study were people who have a personal car and use it to make their business and everyday trips. The choice of this target audience was justified by the fact that the reserve for increasing the market potential of public transport is to attract people who use private cars. The sample was formed randomly, including different segments of the population, but possessing the same property - the presence of a personal car. One hundred respondents were interviewed. The sample was representative, as it included only people who have a choice of mode of transport in order to increase their mobility. The sample size is considered sufficient, as there were general trends in the responses.

A questionnaire was prepared, the results of which became the basis for the conclusions of the study. The survey was conducted using Internet technologies (Computer-Assisted Interviews) at random.

Respondents were asked whether they would be willing to switch from their personal car to public transportation, and under what conditions. Further questions were asked regarding their decision: what are the deterrents to using public transportation for their personal trips, what conditions might facilitate this process, and what factors are their top priorities when deciding to use urban public transportation.

On the basis of the survey the coefficient of attractiveness of urban public transport K_{att} was developed. It is calculated as the ratio of private car owners who are willing to switch from private cars to public transport (PPC_{pt}) to the total number of private car owners (PPC).

$$K_{att} = \frac{PPC_{pt}}{PPC} \quad (1)$$

This coefficient will assess the level of attractiveness of UPPT and, consequently, the direction of its development. In addition, it will allow to identify reserves to increase the market potential of public passenger transport. The role and importance of this coefficient will increase in the near future, since in Uzbekistan, as noted above, the number of owners of private cars is increasing, which means that the trend will only increase.

The PPC indicator used in the formula can be reduced by the amount of people who will not, under any circumstances, switch to public transportation, based on their beliefs, considerations of prestige, etc. (PPC_n). In this case, the formula takes the following form:

$$K_{att} = \frac{PPC_{pt}}{PPC - PPC_n} \quad (2)$$

In addition, this indicator was calculated in several versions: absolute, where the numerator showed the number of passengers willing to use public transport at a given time (without any changes), and private, where the numerator showed the number of passengers willing to switch to public transport under certain conditions, depending on the current situation (for example, worsening mobility on the roads). One of the varieties of private coefficient may be an indicator reflecting the level of future attractiveness of public transport, where the numerator shows the number of passengers who would move to public transport with the improvement of its work.

This coefficient can take values from 0 to 1. The table below shows the threshold values of this coefficient, characterizing the level of attractiveness of urban passenger transport.

Table 1. Threshold values of the coefficient of attractiveness of urban passenger transport and situations corresponding to them on urban passenger transport

№	Values of the coefficient of attractiveness of urban passenger transport	Characteristics of the situation corresponding to this level of the coefficient
1	1	The ideal level of attractiveness of urban public passenger transport, indicating the optimal operation of the UPPT. All passengers in the majority prefer to use the services of the UPPT. A culture of travel has developed in the community, caused by the high level of operation of the UPPT, its benefits and the social status of public transport
2	0,99- 0.7	The high level of functioning of the UPPT, indicating that the majority of passengers prefer to use the services of the UPPT, due to the excellent organization of its activities and the use of its advantages.
3	0,69 -0,4	The average level of attractiveness of the UPPT, reflecting the situation when from 70 to 40 percent of private car owners, use public transport to meet their needs. At this level of attractiveness, the main daily trips (to work and study) are made by public transport, and cultural, recreational, and tourist trips are made by private vehicles.
4	0,39- 0.2	Low level of attractiveness of the UPPT- the situation when most car owners prefer to make their trips by private car
5.	0,19-0	Very Low Level of Attractiveness - a situation in which the majority of private car owners, do not want to use public transport services, for a variety of reasons. These reasons can be related both to the poor quality of the services provided by the UPPT and to social habits and attitudes.
6.	0	No one wants to use the services

An attractiveness coefficient equal to 1 characterizes the ideal situation when all private car owners are willing and able to use public transport for their business and household trips. An attractiveness coefficient close to zero reflects the existing problems in the organization of urban passenger transportation.

Results and Discussion

According to the results of the survey, the following results were obtained: 32% of respondents said they would not switch to public transportation under any conditions, the remaining 68% expressed their willingness to switch to public transportation, under various options. Out of these, only 6% believe that they would start using public transport immediately, 13% of respondents would switch to public transport under

certain conditions, for example due to worsening mobility on the roads or for personal reasons, and 49% believe that they would use public transport only if it works better.

Based on the data obtained, the coefficient of attractiveness of public passenger transport in Tashkent was calculated.

Substituting our values into formula (2), we got the following results: at the moment Katt is 0.09 (9%), and taking into account the respondents who could use public transportation in certain situations Katt is 0.28 (28%). These values of the coefficient indicate the need to increase the role of the UPPT and cardinaly improve its work. In addition, the coefficient of prospective attractiveness of the UPPT was calculated, its value was 0.68 (68%). It indicates that with the improvement of UPPT operations, 68% of private car owners may switch to public transport, thereby reducing traffic congestion on the roads. For 32% of passengers who reported that under any circumstances they would not give up personal transport, methods of marketing communication, persuasion, creation of a favorable image of the public transport system are applicable. In relation to them, mobility management campaigns are proposed, which include activities that contribute to a change in worldview, attitudes and social norms, habits and attitudes. [15]

It is known that there are two directions of increasing the use of urban public transport by the population - it is an increase in its attractiveness, by improving the quality of its functioning and the introduction of restrictive measures aimed at reducing the use of personal transport, the introduction of the priority of public transport. Figure 3 shows a cause-and-effect model of increasing the degree of attractiveness of UPPT.

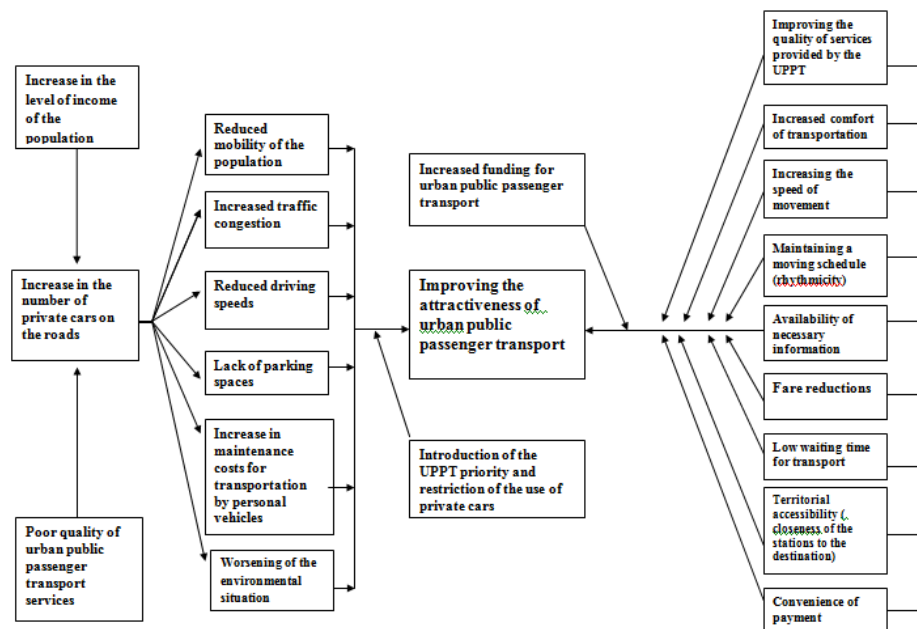


Figure 3. Cause-and-effect model of increasing the degree of attractiveness of UPPT.

Based on the survey, we identified the impact of each presented parameter on increasing the degree of attractiveness of urban public passenger transport (Table 2).

Table 2. Factors influencing the level of attractiveness of urban public passenger transport

Factors increasing the quality of the functioning of the UPPT			Factors contributing to decreased use of personal transportation		
№№	Factor name	% of influence	№№	Factor name	% of influence
1.	Improving the comfort of the ride *	51	1.	Increased traffic congestion	37
2.	Increasing the speed of movement	24	2.	Lack of parking spaces	17
3.	Maintaining a schedule of movement (rhythmicity)	42	3.	Inability to get into the city center	8
4.	Availability of necessary information	7	4.	Increased intensity of movement	24
5.	Reduced cost of transport	13	5.	Increased vehicle maintenance costs	12
6.	Low waiting time for transport	41	6.	Increase in fines on the roads Increase in the cost of transport	9
7.	Territorial accessibility (closeness of the station to the destination)	29	7.	Introduction of the priority of movement of the UPPT	16
8.	Convenience of payment	12			

*Ride comfort index is complex and reflects such parameters as comfortable temperature in the cabin (availability of air conditioning in summer and heating in winter), occupancy rate, availability of seats, ease of movement in the cabin, smoothness of driving.

The comfort level of public transport systems can vary greatly depending on a number of factors, especially the density of traffic during rush hours and other parameters.[16]

The results show that to increase the degree of use of public transport, factors aimed at improving the quality of public transport are in the first place, and the factors inhibiting the use of private transport are in the second place. Among them, the greatest influence on increasing the attractiveness of public transport have, such indicators as improving the comfort of a ride (51%), compliance with the schedule of movement (42%), reducing the waiting time (41%). Factors such as reduced cost of transport (13%), convenience of payment (12%) and availability of necessary information (7%) have no decisive influence. Although in some countries, such as Colombia, the cost, speed, and frequency of travel are decisive factors in travel choices. [17] This is largely due to the fact that more attention is now being paid to the development of the UPPT in Uzbekistan, and measures are being taken to improve its work.

First, Uzbekistan currently has a relatively low cost of travel on public transport (\$0.13 per trip, regardless of distance), which does not have a significant impact on the owners of private cars.

Second, much work is being done to improve the convenience of payment in public transport, the transition to non-cash methods, their differentiation.

Thirdly, digitalization and electronic applications are being introduced in this area, contributing to increasing passenger awareness and making the use of public transport more convenient.

The study also revealed what type of public passenger transport is most preferred by the residents of Tashkent. As a result, more than half (54%) of respondents chose the subway, 25% chose a cab, 12% chose a bus, and 9% chose a minibus. These results are based on the rapid development of the subway in Tashkent, both underground and overground, the high quality of its functioning and the expansion of its coverage area, increasing its territorial accessibility. Some researchers also argue that the subway is a good alternative to personal transportation, due to its comfort and rhythm, that the expansion of the subway network reduces the number of cars by 2-3%. [18]. However, in general, the role of the minibus is underestimated here, according to some researchers, which has intermediate characteristics between the car and buses. [19]

Conclusion.

This article has developed a methodology for assessing the level of attractiveness of urban public passenger transport, reflecting various situations in the market of urban passenger services with the help of attractiveness coefficient. The proposed coefficient will make it possible to assess both the real and prospective situation with the use of public transport in the city, to identify the reserves for increasing the market potential of public transport. If the difference between these types of this coefficient is significant, it indicates the problems in the sphere of public passenger transport, but at the same time, shows the existing reserve of optimization of the structure of the UPPT.

On the basis of a sociological survey, the proportion of owners of private cars who would be able to switch to public transport, and under what conditions was determined. It was found that the priority areas for increasing the attractiveness of the UPPT are, first of all, improving the level of quality of services provided, and then the measures of a restrictive nature for the use of private cars, creating a priority of movement for public transport.

The article proposes a cause-and-effect model to increase the level of attractiveness of urban public passenger transport, which includes the main directions of the development strategy of public transport. This model reflects the negative consequences of motorization and activities aimed at improving its performance, which can push to increase the use of public transport.

As a result of the survey, the main factors influencing the decision to use a mode of transportation in Tashkent were identified. These include the level of comfort of the ride, rhythm of movement and waiting time of vehicles, while the cost of travel, awareness, convenience of payment, do not have a significant impact on the choice of public transport to move.

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EVALUATION OF TRANSPORT SYSTEM EFFICIENCY AT MACROLOGISTICS LEVEL

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ABSTRACT

In this article, there has been put an effort to assess quantitatively how transport systems activities can meet the demand in freight and passenger transport systems at macro logistics level. Besides, some possible solutions have been provided to ensure the quality and price competitiveness in providing transport services. The study proposes a methodology for assessing the efficiency of the transport system based on the principles of adequacy, efficiency and effectiveness.

Key words: *Macrologistics System, Transport System, Transport System Efficiency, Coefficients of Fundamental, Operational And Economic Stability of The Transport System.*

Introduction

Given Uzbekistan's geographical location and limited access to direct sea routes (access to international sea routes through two or more countries), transport as an important production infrastructure is one of the key factors in ensuring the competitiveness of the country's economy in both domestic and foreign markets.

In a system of socio-economic relations built on a free and contractual basis, transport should not only meet the needs of the population and the economy in freight and passenger transport quantitatively, but also ensure the safety, reliability, quality and regularity of transport services.

Thus, a logistical approach to resolve the problems of organization and management of transport production seems more appropriate. In the first place, the subordination of all modes of transport to a single logistical regulation allows us the systematic delivery of the desired product of the desired quality level to the specified consumer, in the right quantity, at the right time, in the right place, while maintaining minimal cost (Roaniar et al., (2015). Secondly, the similarities in the purpose and methods of use of some modes of transport, enables the application of common models that may perfectly suit to all modes of transport in solving technical, technological and organizational-economic problems of system development.

Literature review

Science based quantitative evaluation of the effectiveness of various sectors of the economy is quite essential for successful implementation of programs related to the socio-economic development of the country and also, to constantly monitor them and to make necessary adjustments.

With the use of modern production technologies, the results of research related to the evaluation of the effectiveness of human performance based on the theory of efficiency and system analysis are regularly published in scientific literature and periodicals.

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Assessing the efficiency of a transportation system is a complex issue. The difficulties in quantitative assessment are related not only to the scale of transportation and the complexity of the system, but also to its particular position as a supporting network of transport in the overall logistics system.

According to Yepifanov and Rumyantsev (2012), from the points of systemic approach, the transport metasystem is a multifunctional system within the national economy.

While, Brimadze et al., (2016), in their article *Methods for Assessing the Efficiency of the Functioning of Transport Companies Using the Principles of Logistics* propose that based on the logistics approach, the transport company as a micrologistics system must maintain a stable mode of operation under the influence of external factors. As an external environment, macrologistics system, with its criteria and methods of self-evaluation ensures adaptation of transport companies to rapid change in the field.

The state should pursue a transport policy that ensures high productivity by maximizing transport competitiveness and minimizing its negative consequences. In this case, the scholars recommend the use of the Campinas Competitiveness Indicators System as a criterion for describing and evaluating the effectiveness of competitive transportation activities (Carvalho et al., 2015).

In their work Carvalho et al., (2015), analyze the service quality of transportation system in different municipalities using Data Envelopment Analysis (DEA) method. The results of the authors were conflicting that municipalities like: Porto Alegre and Sao Bernardo had highest rank in terms of infrastructure while their service quality was the lowest among the observed municipalities. On the other hand, regions like: Curitiba and Betim provided highest quality regardless of their low rank in terms of infrastructure. Authors conclude that Public Administrators should play the role of mediators between the population and transport companies and make sure that the interests of the customers are well considered in the process of planning future performance of transport companies.

According to Tseng et al., (2005), transport plays a crucial role in the management of the logistics system, the efficiency of transport processes: speed of delivery, quality, cost savings of transportation ensure the efficiency of the overall logistics system. Authors in their research put more emphasis on determining the role of transportation in logistics system through extensive review. In this regard, the necessary organizational structure which links the transport and logistics processes, types of transport and efficient methods of transportation play an important role in the development of logistics. Because, transport makes up bigger share of cost of logistics, improving and achieving higher efficiency could dramatically reduce the total cost of logistics procedure.

According to Tavasszy, L., (2020), the rapid development of information technology and the growth of consumer participation in the supply chain also led to rapid changes in the transport supply of the logistics system. In such conditions, efficiency can be achieved by ameliorating the model of transport logistics. In this case, the structural elements of the modeled system, the functional relationships between them and the dynamic properties of the models are considered as the main criteria for ensuring efficiency.

The main purpose of research and evaluation of transport and logistics services is to achieve indicators that determine the quality of services provided by the transport company, as well as a comprehensive assessment of the quality of services required by customers. At the same time, ensuring the balanced potential of transport operators and customers allows the development of effective measures.

Meeting the demand for transport services requires the creation of a stable environment for the development of the transport system. In order to achieve this goal, it is of utmost importance to create an attractive, safe and high-tech service system. On this basis, several scholars conducted a comparative analysis of methods and indicators for evaluating the system on the example of urban public transport.

The the research question of this article is a logical continuation of the above-mentioned researchers' works, and their results are invaluable in our research.

Methodology

The general concept of logistics implies that social production is not divided into stages and phases, but is considered as a whole, in the form of an indivisible and interconnected system. The logistics system, in turn, is a system with an organizationally complete structure, consisting of element-links, interconnected in a single process of material and parallel flow management, the boundaries and functions of which are coordinated with its internal and external goals [2].

Thus, transport logistics includes the interaction of elements of the transport system which address the problems of enterprises and companies in providing the population with freight and passenger transport services.

In relation to the global logistics system, the transport system (transport logistics) is its auxiliary infrastructure network, i.e. it provides communication between suppliers and consumers. They put the requirements to achieve high quality, safe and affordable transport services. However, the transport sector as an independent sector not only serves other sectors, but also strives for high revenue and self-development. This conflict makes it difficult to reconcile the interests of the transportation system with the interests of the global logistics system.

In practice, transport logistics is studied at micro and macrologistic level. While the macrologistics system covers the transport supply of regional, countrywide and international logistics systems, micrologistics systems cover the processes of transport and related services at the level of individual transport companies. Accordingly, the objectives of macrologistic and micrologistic transport systems differ from each other. The transport company strives to reduce logistics costs and achieve high profitability through efficient use of vehicles and transportation routes. Of course, the criterion of minimizing logistics costs can also be used in the formation of a macro logistic system. However, the use of global indicators is more appropriate as a criterion of macro logistic system performance. For example, achieving transport capacity that balances global demand and supply, ensuring economic, environmental and traffic safety, or socio-political criteria, i.e., social support for financially vulnerable layer of the population by creating a proper infrastructure for them and so on.

In assessing the performance of the macrologistic transport system, it is advisable to follow three principles - sufficiency, efficiency and effectiveness [4].

Sufficiency - is defined by the fact that the transport system meets the real needs and requirements of the population and the economy for transport and logistics services, and its required quantity and quality is achieved through the use of resources for road network, urban planning, transport, economic, technological and organizational activities.

Efficiency - refers to the level of achievement of the desired result, ie the ratio of the results of transport activities that is expressed in the relevant technical and operational indicators, to the costs.

And efficiency - describes the ability to achieve maximum efficiency at minimal cost.

At the industry level, it is achievable to provide the transport enterprises with modern vehicles and technological equipment, transport infrastructure facilities and highly qualified personnel, increase the volume and quality of transport services and ensure its competitive advantages in domestic and foreign markets. In this regard, the transport policy should be based on integrating into a single set of processes all the work associated with the full satisfaction of demand for transport services through the organization of the systematic activities of the transport system.

The sufficiency of any type of transport as a network can be assessed by the sustainability of its activities. The sustainability of the transport system is assessed by the ability of meeting the demand of the economy and the population for transport services in a given period and to maintain or restore existing capacity in line with internal and external changes in the system.

The sufficiency of the transport system can be expressed by its coefficient of stability [5]:

$$K_b = \frac{W_{max}}{W_{TR}} \quad (1)$$

where: W_{max} - capacity of the transport system for a particular the period, t_n / period (day, month, quarter, year);

W_{TR} - the demand of the economy for freight or passenger transport for a certain period, t_n (passenger) / period;

Of course, such an approach may seem relatively simple, but it can be used to assess the efficiency of the transport system as a network at the macrologistic level. If $K_A < 1$, then W_{TR} (where K_A – aggregate of K_b) cannot fulfill the required volume of transport services, indicating that the transport system is unstable, if $K_A > 1$, the system will have an additional reserve of transport capacity. Also, it requires a thorough consideration of peculiarities of the organizing the network economy to achieve integration of different modes of transport in a single transport system and effective use of their advantages in transportation

Of course, the additional transport capacity reserve in the transport system ensures the formation of a competitive environment among a large number of transport operators. However, the sufficiency of transport capacity does not always mean that it is competitive enough to meet the demand for transportation. That is, the quality of system performance emerges as a factor that ensures its efficiency.

The quality of transport services is one of the main criteria in the formation of parameters of transport activity, which ensures to identify the needs of consumers related the parameters of the transport-technological process. This, in turn, requires the development of indicators of transport quality and its evaluation.

A comprehensive assessment of the quality of transport services can be solved by using the weighted average value of the indicators that represent it. This approach is based on the assessment of technical and operational characteristics of transport services that meet the requirements of consumers.

It is well obvious that consumers prefer to choose particular product or service that meets their needs to the maximum at the lowest cost. Customers of transport services pay more attention to technical and operational indicators that can fully meet their needs and requirements while choosing the services of this or that enterprise. Such transport service will not be required if these figures are lower than those required by consumers or standardized service indicators.

Theoretically, the criterion for the quality of transport services takes two values, if the quality indicators of transport services fully meet the required standards - 1, otherwise - 0.

If there are more than one normative indicator, a separate group of indicators expressed in the form of their multiplication is used. If any of them is equal to zero, it is impossible to determine the level of quality of these transport services [6]:

$$Jg = \prod_{i=1}^n q_i \quad (2)$$

where: Jg is the value of the group of normative indicators; q_i is the value of individual normative indicators, n is the number of normative indicators.

In practice, in the assessment of technical and operational indicators: the average daily working time of cars; average load capacity or passenger capacity, road utilization factor; average operating speed; static and dynamic coefficients of utilization of the average distance of each ride, load carrying capacity or passenger capacity are used.

The level of importance of technical and operational indicators is assessed by how well it can meet the existing needs of the customer. To achieve this, each demand is taken into account as a separate value, and the technical and operational indicators that used to meet the individual demand, are determined to what extent the demand is satisfied:

$$q_i = \frac{P_i}{P_{i100}} 100\% \quad (3)$$

where: q_i is the i -technical-operational index; P_i - the value of the proposed i -technical-operational indicator; The value of the i -technical-operational index, which satisfies the P_{i100} -need 100 percent.

If we need to determine the quality of several technical and operational indicators in a comprehensive way at the same time, then the following expression will be more appropriate:

$$J_{TOI} = \sum_{i=1}^n (q_i a_i) \quad (4)$$

where: J_{TOI} - aggregate index of technical and operational indicators; q_i is the value of individual technical and operational indicators; a - weight of i -technical-operational indicator; the number of technical and operational indicators relevant to the n -assessment.

In determining the weight of each technical and operational indicators, the linear equation based on their average values is used⁸:

$$\sum k'_i x = 1 \quad (5)$$

The greater the value of J_{TOI} , the higher its quality level. However, this is not enough for evaluation, the indicator is also compared with standardized indicators:

$$K_{TOI} = \frac{J_{TOI}}{J_{TOIR}} \quad (5)$$

where: K_{TOI} - operational qualities of the offered transport services; J_{TOI} , J_{TOIR} - Respective summary index of the analyzed and standardized technical and operational indicators

Using expression 1, the efficiency of the transport system can be assessed by the coefficient of operational stability of the transport system.

$$K_{STOI} = \frac{K_{TOI} W_{max}}{W_{TR}} \quad (7)$$

Where: K_{STOI} stable operational qualities of the offered transport services

If $K_{STOI} < 1$, the transport system can not meet the required operational capacity at the macrologistic level, if $K_{STOI} = 1$, the required level of passenger and freight rate is achieved, if $K_{STOI} > 1$, then the intensity of competition between transport operators in the macrolonistic system increases.

The quality assessment of transport services includes itself not only its operational characteristics of the service, but also its economic performance. The assessment of economic indicators compares the costs of transportation and use of services that meet the demand for transport services.

Evaluation and comparison of economic indicators is carried out in the same way as the assessment of technical and operational indicators:

$$j_{SEI} = \frac{C_0}{C} \quad (8)$$

where: j_{SEI} - index of stable economic indicators; C, C_0 - current and standardized operating costs per unit of transport.

In the same analysis, the efficiency of the transport system can be evaluated by the coefficient of economic stability of the transport system:

$$K_{SEI} = \frac{j_{SEI} W_{max}}{W_{TR}} \quad (9)$$

Here, when K_{SEI} takes the value of 1, the optimal amount of costs corresponding to the volume and quality of transportation is achieved, if it is less than 1, the cost of transportation exceeds the norm and the demand for them decreases.

Assessment of the overall efficiency of the macrologistic transport system takes the following expression:

$$K_A = \frac{K_{SEI} K_{EI} W_{max}}{W_{TR}} \quad (10)$$

It is obvious that the higher the value of technical and operational indicators, the higher the quality of transport services, the higher the operating costs.

Results

In Tashkent, the largest megapolis city in the country, 9 bus companies owned by "Toshahartransxizmat" provide 142 regular passenger transport services and account for more than 96% of total public transport.

According to the above mentioned methodology, calculations were made to assess the effectiveness of this macrologistic transport system.

Properly functionally related to the volume of traffic (+) technical and operational indicators T_n - average daily working hours of cars, hours; V_{OS} – average operating speed, km / h; β – average distance utilization factor; q - average passenger capacity of buses, passenger; γ_c is the average passenger capacity utilization factor; α_B - average bus fleet utilization factor and inversely related and inversely functional (-) L_D – average passenger distance per km, km were used.

For the standardized technical performance indicators, the largest values of the indicators which are functionally related to the transport volume, and the smallest values of the inversely related ones were selected.

Because, the indicators have different units of measurement, they were reduced to coefficients relative to the largest (+) and smallest (-) values, and the lowest limits of these coefficients were selected (Table 1).

Table 1 Technical and operational indicators of bus transportation of JSC "Toshshahartransxizmat"

$T_K(+)$	$V_{OS}(+)$	$q(+)$	$L_D(-)$	$\beta(+)$	$\gamma_c(+)$	$\alpha_B(+)$
1	2	3	4	5	6	7
0,871	0,894	0,787	0,633	0,937	0,519	0,876

To determine the weight of each technical and operational indicators, their average values were formed on the basis of expression 4: Linear equation:

$$0,871x+0,927x+0,894x+0,787x+0,633x+0,937x+0,519x=1; 5,568x=1; \\ x=0,180. \quad (11)$$

where: $a_1=0,157$; $a_2=0,161$; $a_3=0,142$; $a_4=0,114$; $a_5=0,169$; $a_6=0,093$; $a_7=0,158$.

$$K_{TIO} = 0,157Tn + 0,161V_{OS} + 0,142q + 0,114I_A + 0,169\beta + 0,093\gamma_c + 0,158\alpha_B = 0,81 \quad (12)$$

Based on expression 8, we calculate the coefficient of economic stability. The cost of a one-time ticket for 1 passenger - 1400.0 soums can be considered as a standard cost, due to the fact that the damage caused by the operating costs of urban public transport is covered by subsidies from the budget. Transportation costs for 1 passenger on different routes range from 1285.0 soums to 1650 soums. The average cost is 1510.0 soums. On this basis, the value $j_{BIK} = 0.85$ is obtained.

Based on the obtained results of calculations, 9 bus companies of "Toshahartransxizmat" JSC provide passenger transport services on 142 regular routes, which is 19% higher than the current demand.

If the standardized technical and operational indicators are achieved, there is a potential to increase the supply of transport services by another 30%. Therefore, in assessing the real efficiency of the macrologistic passenger transport system, the indicators W_{max} and W_{TR} can be ignored, and expression 10 takes the following form:

$$K_A = K_{SEI}K_{EI} = 0,81 \cdot 0,85 = 0,69 \quad (13)$$

The results show that the technical and operational quality and cost of transport services provided by bus routes in Tashkent can meet only 69.0% of the complex standard requirements.

Conclusion

The convenience of the evaluation methodology proposed in the article is that:

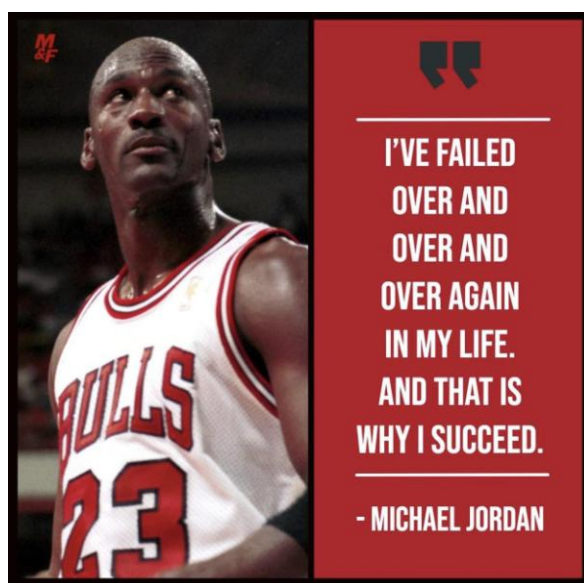
- Performance indicator - has a complex description, which takes into account the impact of technical, operational and economic indicators;
- Neutral from the influence of subjective factors, because it is assessed on the basis of available accurate statistics
- It is possible to develop measures to improve the aggregate and individual indicators of evaluation and determine their effectiveness.

If we achieve the K_A value of 1.0, it will create a competitive environment among public transport operators, while at the values above 1.0 will allow public transport to compete with private transport a proper alternative for it. This will lead to a decline in environmental pollution, road rule breaches and road accidents. Last but not least, the improvement of the financial and economic situation of public transport operators will ultimately be achieved.

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IMPROVING AND PROMOTING THE RETAIL SERVICES OF COMMERCIAL BANKS

Po'latov Qahramon Sharifjonovich¹

ABSTRACT

Improving the practice of retail services of commercial banks makes it possible to increase the level of diversification of the bank's resource base and loan portfolio. And this has an important place in strengthening the resource base of commercial banks and in managing credit risk.

The article reveals topical problems associated with improving the practice of retail services of commercial banks of the republic and developed scientific proposals aimed at solving these problems.

Key words: Commercial Bank, Retail Services, Credit, Income, Reserve, Interest Rate, Inflation, Devaluation.

INTRODUCTION

In the strategy of reforming the banking system of the Republic of Uzbekistan for 2020-2025 years, the implementation of lending only on the basis of market conditions, improving the quality of credit portfolio and risk management, Kompleks transformation of existing commercial banks with the state share, introduction of modern standards of banking business, information technology and software products are recognized as the This creates the need to increase the volume and quality of financial services provided by commercial banks to individuals and legal entities. In turn, retail banking services are financial services provided to individuals, which is one of the necessary conditions for ensuring the sustainable development of banking activities and financial support of the entrepreneurial activity of the population.

MATERIALS AND METHODS

Various opinions on the practice of retail services of commercial banks and its improvement were expressed by economists and relevant scientific conclusions were formed.

According to N.Mordvintseva, when talking about retail business is understood to be an independent, promising direction of the activities of banks, and its purpose was to provide services to a large part of the population and to sell products [2].

Apparently When N.Mordvintseva says retail banking business refers to banking services and products provided to the population by banks.

According to D.Bunkovsky's conclusion, the competitiveness of commercial banks in the retail services market is determined by the following factors:

- Stability of bank's revenue and profit;
- Number of banking services provided;
- Quality of banking services and products;
- Quality of service to the population [3].

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According to a group of Economist scientists, there are the following groups of retail operations of commercial banks:

- Service operations performed by the bank to individuals without regard to the provision of services to any organization;
- Conditional-retail operations that are carried out with individuals and legal entities and are associated with their commercial activities (for example, the issuance of corporate cards on wage projects);
- Corporate-retail operations (providing services to the financial relationship of individuals with companies that are bank customers, for example, paying salaries to employees and giving travel expenses);
- Private banking, that is, retail operations carried out with VIP customers [4].

However, these scientists have not recognized mortgage loans as a retail service with social content. Whereas, mortgage loans are retail loans that are issued for the purpose of solving the housing problem that the population needs socially. It is not directly related to the activity of individuals with commercial content.

According to J.Sinki, credit analysis in the development of retail services in commercial banks, participation of the borrower in lending, restructuring of loans granted, subprime lending plays an important role [5].

According to Sh.Azimova, it is necessary to increase the level of diversification of the loan portfolio of commercial banks by expanding the volume of loans to individuals [6].

DISCUSSIONS AND RESULTS

Since the provision of retail services is one of the main directions of lending activities of commercial banks, it is a necessary condition for diversification of banks' assets. Therefore, in international banking practice, special attention is paid to the development of retail banking.

Table1- Retail loans portfolio of Sberbank (Russia) [7]

Loan portfolio structure	billion rubles			
	31.12.2018y.	31.12.2019y.	31.12.2020y.	Change compared to 2018 in 2020
Mortgage loans	3851	4291	5219	135,5 %
Consumer loans	2113	2658	3108	147,1 %
Overdraft loans	658	794	829	6,4 times
Auto loans	130	141	152	116,9 %
Retail loans-total	6751	7884	9308	137,8 %

As can be seen from the information presented in Table 1, in 2018-2020 years, there was an upward trend in the amount of all types of retail loans granted by Sberbank to individuals. During this period, especially the amount of overdraft loans grew at a very high rate. This is evidenced by the fact that a lot of attention is paid by Sberbank to the practice of retail lending.

As can be seen from the information presented in Table 1, in the portfolio of retail loans of Sberbank, mortgage loans and consumer loans occupy a relatively high value. The impact of these loans was 56,1% and 33,4%, respectively, in the case of 31 December 2020. This is explained by the increasing demand of the population for housing and consumer goods, as well as the growing number of their income.

At the modern stage of the development of the economy of the Republic of Uzbekistan, it is a priority task to attract a wide segment of the population to entrepreneurship.

In accordance with the resolution of the president of the Republic of Uzbekistan dated October 13, 2020 "on the improvement of the system of attracting the population of "PP-4862" to entrepreneurship and additional measures for the development of entrepreneurship", the fund for reconstruction and development is envisaged to invest in the equivalent of 100 million US dollars in the goals.

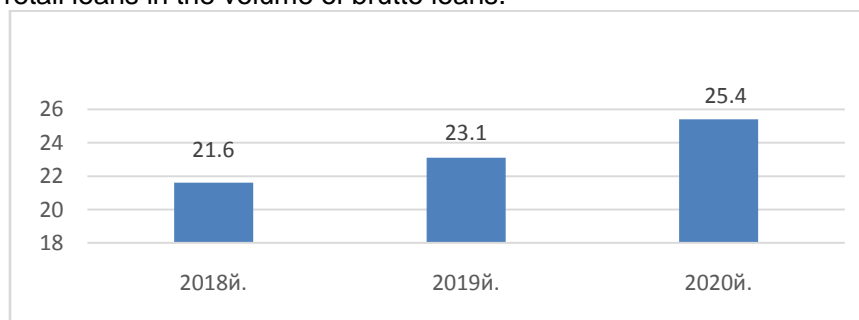
In turn, the development of entrepreneurship in the population creates the need to increase the volume of cheap loans granted to them.

Table 2- Amount and level of retail loans of Ipotekabank [9]

Loan portfolio structure	31.12.2018y.	31.12.2019y.	31.12.2020y.	Change compared to 2018 in 2020
The amount of retail loans, billion. Sum	3312	5979	10246	3,1 times
The impact of retail loans on the volume of brutto loans, %	19,1	30,2	42,2	23,1

As can be seen from Table 2 data, the trend of growth in the amount of retail loans granted by Ipotekabank to individuals has been observed for the years 2018-2020. On top of this, in 2020, the amount of retail loans grew at a higher rate than in 2018. This is explained by the fact that during this period the amount of mortgage loans had a high growth rate.

As can be seen from Table 2 data, with the 2018-2020 years, Ipotekabank had a tendency to increase the impact of retail loans in the volume of brutto loans.



1-graph. The level of retail loans of Partnerbank, in percentage [10]

As can be seen from graph 1, the impact of retail loans issued by the Partnerbank in the 2018-2020 years on the volume of brutto loans has a tendency to grow.

The factors that adversely affect the practice of providing retail services of commercial banks of the Republic of Uzbekistan, in our opinion, are the following::

- High level of inflation and devaluation;
- *The fact that modern financial technologies have not been widely introduced into the practice of Retail Services (Big Data, forecasted modeling, single-category payment technologies have not been introduced);
- The fact that individuals are not allowed to accept orders for retail credit types on-line and provide information on lending limits.

CONCLUSION

The analysis carried out showed:

*In 2018-2020, when the trend of growth in the amount of all types of retail loans granted by Sberbank to individuals is observed, during this period the bank occupies a relatively high share of mortgage loans and consumer loans in the portfolio of retail loans is explained by the increasing demand of the population for housing and consumer goods, as well as the;

*The growth trend in the amount of retail loans granted by Ipotekabank to individuals has been observed in 2018-2020 years and the increase in the amount of retail loans in 2020 at a higher rate than in 2018 is explained by the high growth rate of mortgage loans in this period;

*In 2018-2020, the impact of retail loans issued by the Partnerbank on the volume of brutto loans has been on the growth trend.

In our opinion, in order to improve the practice of retail services of commercial banks of the Republic, the following activities should be carried out:

1. It is necessary to introduce into the practice of banks a platform that will allow individuals to accept orders for retail loans online and provide information on lending limits.

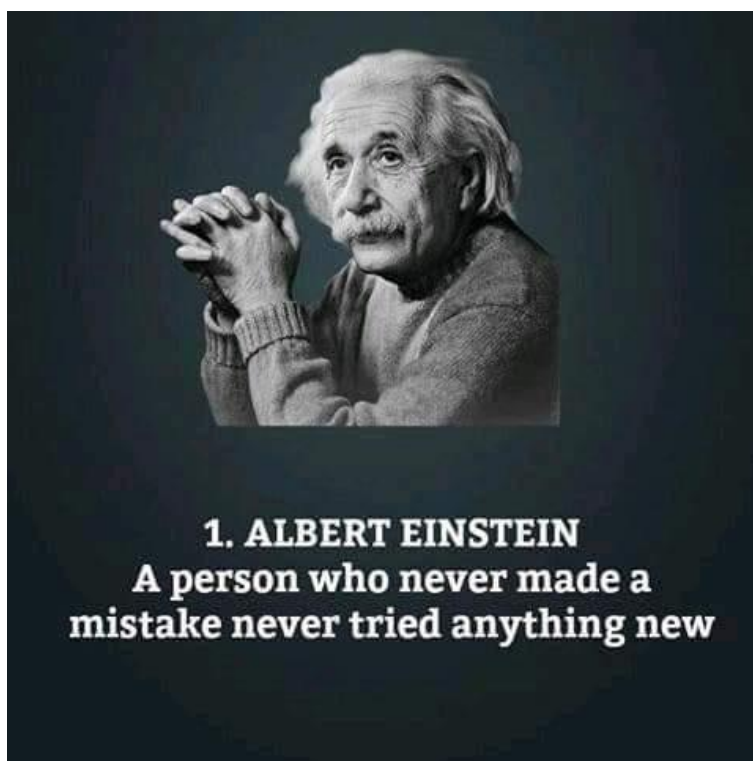
2. By establishing the use of AI (artificial intelligence) models, it is necessary, first, to allow users to connect to digital-channels; secondly, operational risk management should be increased efficiency; thirdly, it is necessary to increase the number of users of retail banking services.

3. In order to increase the efficiency of the use of remote retail banking services, it is necessary to establish the use of proprietary technologies such as single-category payments (Peer-to-peer payments), (Equity crowdfunding), Big Data and predictive modeling (Predictive modeling).

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