

МЕДИЦИНА, ПЕДАГОГИКА И ТЕХНОЛОГИЯ: ТЕОРИЯ И ПРАКТИКА

Researchbib Impact factor: 13.14/2024

SJIF 2024 = 5.444

Том 3, Выпуск 11, Декабря

TASHKILOT MEHNAT SALOHİYATINI BOSHQARISHNING NAZARIY ASOSLARI VA O‘ZBEKISTON AMALIYOTIDAGI INNOVATSION YONDASHUVALAR

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Annotatsiya: Maqola tashkilot mehnat salohiyatini boshqarish nazariyasi va O‘zbekiston amaliyotidagi innovatsion yondashuvlarni tahli qiladi. Unda mehnat salohiyati tarkibi, zamonaviy boshqaruv nazariyalari va milliy kontekstga mos innovatsion metodlar (rag‘batlantirish tizimlari, gender barqarorligi, mahalliy an‘analarga moslashuv) o‘rganiladi. Tadqiqot nazariya-amaliyot bog‘ligligini ko‘rsatib, mehnat salohiyatini samarali boshqarish bo‘yicha amaliy tavsiyalar taklif etadi.

Kalit so‘zlar: mehnat salohiyati, kadrlar boshqaruvi, innovatsion metodlar, O‘zbekiston amaliyoti, rag‘batlantirish tizimlari, gender barqarorligi, milliy an‘analar.

THEORETICAL FOUNDATIONS OF ORGANIZATIONAL LABOR POTENTIAL MANAGEMENT AND INNOVATIVE APPROACHES IN THE PRACTICE OF UZBEKISTAN

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Abstract: The article analyzes the theory of managing an organization's labor potential and innovative approaches in the practice of Uzbekistan. It examines the structure of labor potential, modern management theories, and innovative methods adapted to the national context (incentive systems, gender balance, adaptation to local traditions). The research demonstrates the connection between theory and practice and offers practical recommendations for effective labor potential management.

Keywords: labor potential, human resource management, innovative methods, practice of Uzbekistan, incentive systems, gender balance, national traditions.

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ТЕОРЕТИЧЕСКИЕ ОСНОВЫ УПРАВЛЕНИЯ ТРУДОВЫМ ПОТЕНЦИАЛОМ ОРГАНИЗАЦИИ И ИННОВАЦИОННЫЕ ПОДХОДЫ В ПРАКТИКЕ УЗБЕКИСТАНА

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Аннотация: В статье анализируются теоретические основы управления трудовым потенциалом организации и инновационные подходы в практике Узбекистана. Исследуются структура трудового потенциала, современные теории управления и инновационные методы, адаптированные к национальному контексту (системы стимулирования, гендерный баланс, учет местных традиций). Исследование демонстрирует связь теории и практики и предлагает практические рекомендации по эффективному управлению трудовым потенциалом.

Ключевые слова: трудовой потенциал, управление персоналом, инновационные методы, практика Узбекистана, системы стимулирования, гендерный баланс, национальные традиции..

One of the main characteristics of the 21st-century economy is the digitalization and convergence of all sectors. In particular, the interconnection between financial technologies (FinTech) and electronic commerce (e-commerce) is not only driving the development of these sectors but also giving rise to new, unprecedented forms of economic relationships [1]. With the global, day-by-day growth of e-commerce and increasing trust in it, the tools serving it—payment systems—have also evolved, demanding new principles and innovative approaches. Currently, payment processes are not merely a means of transferring funds but have become a crucial factor determining the efficiency, security, and convenience of the trade transaction itself for the customer.

In the era of digital transformation, modern payment systems have undergone comprehensive changes in both substance and form [2]. While plastic cards were once considered a revolutionary innovation and the primary instrument for online payments, today we are witnessing mobile payments, digital wallets, cryptocurrencies, payments based on biometric authentication, smart contracts, and decentralized payment systems

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built on blockchain technology. These innovations have not only improved the user experience but have also opened new doors of opportunity for business.

Therefore, a comprehensive analysis of the theoretical foundations of modern payment systems, their practical application, their impact on the development of e-commerce, as well as the challenges in their implementation and promising directions, is among the pressing issues. This article aims to clearly and systematically investigate the place and role of modern payment systems in the field of e-commerce, their types and features, the socio-economic changes resulting from the implementation of financial technologies, and to present assessments regarding future development trends. Замонавий электрон тижоратга хизмат кўрсатувчи тулов тизимларини аниқ технологик жиҳатдан куйидагича таснифлаш мумкин:

Digital Wallets & Mobile Payments: These payment systems securely store a user's account information (card numbers, billing details) and allow for quick transactions through a few clicks or biometric verification. They can be divided into two categories:

Global Digital Wallets: Platforms like PayPal, Apple Pay, and Google Pay are tailored for international commerce, support a multitude of currencies, and offer broad integration capabilities [3].

Local Mobile Payment Systems: In Uzbekistan, national systems like Payme, Click, and Uzum Bank (Uzumbank) are widely adopted. They hold a special place by serving segments of the population without cards, offering user-friendly interfaces, and providing local payment capabilities.

Biometric Payment Systems: These technologies utilize a person's physical characteristics (fingerprint, facial recognition, iris scan, voice) to authenticate a payment. This process eliminates the need for additional passwords or SMS codes, thereby significantly increasing the speed and security of transactions. The integration of Apple Pay with Face ID or Touch ID is a clear example of this [4].

Blockchain-based Payment Systems: Blockchain is a digital ledger technology that is immutable and resistant to modification. In e-commerce, it can be applied in three primary directions:

Payments via Cryptocurrencies: Cryptocurrencies like Bitcoin, Ethereum, and Litecoin enable international transactions to be carried out at significantly lower cost (with minimal or no fees) and quickly (within a specific timeframe). In this system, banks or other intermediary institutions are not mandatory.

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Smart Contracts: The terms of a contract are embedded into the blockchain and are self-executing (for example, funds are automatically transferred to the seller upon confirmation of goods delivery). This ensures the execution of contracts even in a trustless environment.

Decentralized Finance (DeFi): This is a system of financial services that uses smart contracts on a blockchain instead of traditional financial institutions to process agreements and payments. E-commerce companies can utilize DeFi platforms for obtaining loans or providing liquidity [5].

The Impact of Financial Technologies on E-commerce Development: Reliable and Secure Payment Capability is a fundamental condition for the growth of e-commerce. Technologies such as SSL encryption, two-factor authentication, and real-time monitoring of account activity protect customers from the risk of fraud and increase the likelihood of their return to the site.

The automation of payment systems simplifies the processes of sending, receiving, and settling invoices. Furthermore, new payment methods (especially those based on blockchain) drastically reduce transaction costs compared to traditional bank transfers, which helps increase price competitiveness.

Modern payment systems have opened the doors of the global market to small and medium-sized businesses. Through international digital wallets and cryptocurrencies, issues related to currency exchange, tariffs, and banking services have been alleviated when dealing with buyers from different countries [6].

Personalized Marketing Based on Data: The vast amounts of data collected through payment systems (transaction history, purchase location, product categories) enable a deep analysis of consumer spending habits. Leveraging this, e-commerce platforms can offer users highly precise and tailored product recommendations, run targeted promotions, and thereby increase sales conversion.

Implementation Challenges and Development Trends: With the rise of digitalization, cyber threats such as phishing, card data theft, and DDoS attacks also increase. In combating these, systems based on artificial intelligence (AI) and machine learning are crucial. They enable the detection of anomalous activity patterns and allow for attacks to be stopped in a timely manner.

Payment systems are regulated differently across various countries, especially concerning cryptocurrencies. While some countries officially recognize them as a means of payment, others impose strict restrictions or outright bans. Therefore, e-

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commerce companies are compelled to offer different payment methods to comply with legal requirements in each region.

Integrating new payment technologies into existing e-commerce infrastructure (website, CRM system, accounting software) can be a complex and expensive technical undertaking.

Future Development Trends:

Central Bank Digital Currencies (CBDC): Digital currencies issued by central banks could become a new standard in e-commerce in the near future, combining the advantages of state oversight and digital technology.

Internet of Things (IoT) and Automated Payments: Smart home appliances (for example, a refrigerator) could sense when a product is running low, reorder it automatically or with user permission, and execute the payment autonomously.

Supranational Payment Ecosystems: The emergence of new payment systems is anticipated, which would allow for transactions in various national currencies on a single platform without intermediary facilitators (platforms).

Modern financial technologies and payment systems have fundamentally transformed the e-commerce sector, turning them not merely into tools but into an integral and strategic part of the entire trade ecosystem [7]. Research results indicate that digital wallets, mobile payments, biometric technologies, and blockchain-based systems significantly impact the development of e-commerce by not only simplifying and speeding up payment processes but also by enhancing customer trust, expanding global trade opportunities, and increasing the efficiency of business operations.

Furthermore, these technologies have enabled the development of data-driven personalized marketing strategies, shaping a more responsive and effective commercial environment that better addresses consumer needs. However, challenges such as security issues, regulatory restrictions, and the complexity of technological integration continue to exert their adverse influence on the landscape.

In the future, the development of central bank digital currencies, Internet of Things, and AI-based payment systems is expected to steer e-commerce toward an even more innovative and automated direction. For these trends to be implemented effectively, a harmonious integration of technological innovations, security measures, and adaptable legislative frameworks is essential.

In conclusion, it can be stated that modern payment systems have evolved into a fundamental factor that shapes not only the functional aspect of e-commerce but also

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its substance, developmental opportunities, and future strategy. Their dynamic development plays a crucial role in shaping the future of the digital economy, making continuous innovation, collaboration, and the development of solutions tailored to socio-economic needs an urgent and ongoing priority.

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