

dynamics of increasing the level of trust in banks, and the considered innovative aspects of their interaction can become key directions for building effective marketing strategies of banks and thus will contribute to strengthening competitive positions in the market, attracting new customers, improving the quality of banking services, expanding markets for banking products, the development of fundamentally new types of banking services with the use of financial techniques and, ultimately, an increase in financial

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WAYS TO IMPROVE THE EFFICIENCY OF SERVICE ENTERPRISES IN THE DIGITAL ECONOMY

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This article describes the concept of digital economy, ways to improve the efficiency of service enterprises in the digital economy. In addition, ways to modernize service enterprises in the digital economy, attract new innovative developments to the sector, and increase the efficiency of service enterprises have been revealed.

Keywords: *digital economy, digital business, service, efficiency, material resources.*

ПУТИ ПОВЫШЕНИЯ ЭФФЕКТИВНОСТИ ПРЕДПРИЯТИЙ СЕРВИСА В ЦИФРОВОЙ ЭКОНОМИКЕ

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В данной статье рассмотрено понятие цифровой экономики, пути повышения эффективности предприятий сферы услуг в условиях цифровой экономики. Кроме того, выявлены пути модернизации предприятий сферы услуг в условиях цифровой экономики,

привлечения в отрасль новых инновационных разработок, повышения эффективности предприятий сферы услуг.

Ключевые слова: цифровая экономика, цифровой бизнес, сервис, эффективность, материальные ресурсы.

The socio-economic development of the service sector, according to its content, covers various directions of economic activity to increase the well-being and quality of life, create optimal conditions for the development of human capital associated with the formation of modern industries, and ensure a relatively high level of labor division.

At the current stage of the economic development of our country, the demands placed on the number and quality of services are increasing. The application of the experience of developed countries led to an increase in the demand for services. This, in turn, brought about changes in the structure of the consumer market. As a result of the increase in the material well-being of some sections of the population, a new category of consumers with their own demands and needs for services has emerged.

The main goal of our country's transition to modern market relations is to create decent living and working conditions for people. For this reason, in the following years, taking into account the positive experiences gained by developed countries, the foundations of a new society are being created in the republic by means of digital economic, deep democratic and political reforms. It is determined that these works will gradually move to the digital economy in our country.

Recently, the concept of "digital economy" has been used a lot. Indeed, in many developed countries, the digital economy has significantly influenced their development factors. The digital economy is an important factor in the life of society. The digital economy concept was defined relatively recently in 1995 by Nicolas Negroponte, a scientist at the University of Massachusetts.

The scientist mentioned what changes may occur during the transition from the old economy to the new economy following the intensive development of information and communication technologies. Different sources approach this term differently. According to Sh. Soatova: Digital economy is defined as follows [1] – it is a system of implementation of economic, social and cultural relations based on the use of digital technologies.

It is sometimes referred to as the internet economy, the new economy, or the web economy. In our opinion, the digital economy is the conduct of economic activities, in which the main factor in production and service is information in the form of numbers, and with the help of processing a large amount of information and analyzing the result of this processing, various types of production, service, technologies, devices, storage, delivery of products more efficient solutions than the previous system.

E-commerce, internet banking, electronic payments, internet advertising and, at the same time, internet games are seen as the main elements of digital economy development. Due to the development and implementation of information technologies, many conveniences are appearing in our daily life. Following the development of digital technologies, a person can use the service he needs faster, save a lot of money by buying the products he needs cheaply through the Internet.

Other advantages of the development of the digital economy can be as follows:

- increasing labor productivity in production;
- increasing the competitiveness of companies;
- reduction of production costs;
- creation of new jobs;
- emergence of new modern professions;
- overcoming poverty and social inequality.

These are just a few benefits of the digital economy. The development of the digital economy has a positive impact on our daily life, provides many additional opportunities to the average user, and can also ensure the growth and development of the market. In the conditions of

the digital economy, enterprises will have the opportunity to implement economic, social and cultural relations based on the use of digital technologies.

In the digital economy, businesses don't have to start from scratch. In this economy, it is possible to increase the efficiency of the enterprise by creating new technologies, platforms and business models and introducing them into everyday life.

Digital economy significantly increases the efficiency of enterprise activity, eliminates corruption in enterprise activity. Because numbers seal everything, store it in memory and quickly provide information when needed. In the conditions of the digital economy, the service sector, like all other sectors, is developing a lot. The service sector [2] is a collection of various sectors of the national economy related to the provision of services. It has a social character: it offers its services not only to residents, but also to legal entities. Services provided to the population are social services. In our opinion, service [3] is the action of people to benefit people with goodness and goodness.

The activity of service enterprises depends on the provision of necessary material resources. They should be in sufficient quantity, i.e. in the specified normative quantity. For this reason, organization of material resources and their management have a special place in improving the efficiency of service enterprises.

In the conditions of transition to new market relations, any enterprise pays special attention to economical use of material resources to achieve its main goal. Because, as a result, they will be able to increase their profits and, as a result, increase their level of utility.

In some cases, the absence of any element of the material resource limits the ability to provide services to consumers, and in some cases, it causes the enterprise to stop working altogether. Comparatively speaking, the scope of service is also limited if the objects of labor are not available, electricity, etc.

It should be noted that the implementation of the service plan in enterprises, the decrease in the cost of services, the increase in profit and profitability, depends on their provision with the specified assortment and quality material resources. Therefore, in order to ensure the effective development of their activities, enterprises pay special attention to determining and providing their needs for material resources based on long-term business plans.

Provision of material resources at the right time, in the necessary quantities and of the specified quality and at the same time, together with this, their rational use ultimately affects the economic development and progress of enterprises in every way.

In the conditions of the digital economy, special attention is paid to the issues of strengthening the control over the use of material resources, fighting poverty, reducing the share of material costs in the cost of services. In particular, the correct and economical use of material and labor resources is an important factor in the further development of the national economy and the improvement of the material well-being of the population.

In order to improve the efficiency of service enterprises, it is necessary to develop proposals for determining the technical-technological and economic level of enterprises, to introduce innovations, and to pay attention to product quality and advertising.

Studying the issues of improving the efficiency of service enterprises gave the opportunity to make the following conclusions:

1. Service (including service) is an important form of economic activity. It has a tangible and intangible appearance, and is an activity aimed at meeting the needs of the population and legal entities (within the limit of demand).

2. Service, as an economic category, reflects the economic relations that arise when meeting the needs (demand) of people, enterprises, organizations and institutions for tangible and intangible services.

3. Development of the service sector in Uzbekistan, improvement of the quality of services provided to the population, meeting its various demands is one of the important directions.

In service enterprises, profit occurs during the creation of new value in the process of service provision. Added value in the form of new value created is the main source of profit. The

profit generated in the process of service is the difference between the money received (revenue) and the costs after the service is rendered.

In the context of the digital economy, it is very necessary to pay attention to the following when analyzing the provision of material resources of enterprises and their effective use:

- determining the level of provision of necessary material resources of enterprises;
- determining the volume, complexity, quality and level of orderliness of the supply of material resources to the enterprise;
- determining the timely conclusion of inter–enterprise contracts for the supply of material resources (establishing an electronic platform for this purpose);
- checking the closeness of the fixed plan of material and equipment supply to reality;
- calculation of transport preparation costs;
- determining indicators of effective use of materials and quantitatively calculating their impact on the volume and cost of services provided;
- identification, analysis, etc. of unused internal capabilities.

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DEVELOPMENT OF PILGRIMAGE TOURISM IN THE REGION: WAYS TO IMPROVE

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This article will discuss the development of visiting tourism in the region thought was made about ways of improvement. The article is particularly extensive on pilgrimage tourism. Therefore, the article presents a forecast of target indicators for the development of the tourism sector in the Bukhara region in 2022 — 2026.

Keywords: *Tourism, sustainable tourism, pilgrimage tourism, Muslim Tourism, Organization of Islamic Cooperation, Tourism concept “Tabarruk pilgrimage”, “SEVEN PIRS”.*

РАЗВИТИЕ ПАЛОМНИЧЕСКОГО ТУРИЗМА В РЕГИОНЕ: ПУТИ УЛУЧШЕНИЯ

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В этой статье будет обсуждаться развитие выездного туризма в регионе, были высказаны соображения о путях улучшения. Статья особенно подробно посвящена паломническому туризму. Поэтому в статье представлен прогноз целевых показателей развития туристического сектора Бухарской области на 2022 — 2026 годы.

Ключевые слова: *туризм, устойчивый туризм, паломнический туризм, мусульманский туризм, Организация исламского сотрудничества, туристическая концепция “Паломничество Табаррук”, “СЕМЬ ПИРСОВ”.*