

SERVICE SECTOR: HOW TO FORM A COMPETITIVE ENVIRONMENT

Toxirova Gavxaroy Tolibjon qizi

Master's student in economics,

Namangan State university

e-mail: gavharoy19111999@gmail.com

Abstract: *The reforms carried out in our country created the basis for the development of all sectors of the economy, including the service sector. It remains urgent to improve the mechanisms for the development of the service sector based on the internal capabilities of our country. Formation of a competitive environment in the service sector in the context of modernization of the economy and improvement of population welfare is one of the important issues facing the country's economy today. In particular, aspects such as determining the perspective of creating a competitive environment in the service sector, which is recognized as the main driving force of ownership, improving organizational and economic mechanisms, and developing scientifically based proposals and practical recommendations on this issue, are studied in the article.*

Key words: *service, service sector, competition, competitive environment, service industry*

XIZMATLAR SOHASIDA RAQOBAT MUHITINI SHAKLLANTIRISH YO‘LLARI

Annotatsiya: *Mamlakatimizda amalga oshirilayotgan islohotlar iqtisodiyotning barcha tarmoqlari, jumladan, xizmat ko‘rsatish va servis sohasini rivojlantirish uchun zamin yaratdi. Mamlakatimizning ichki imkoniyatlaridan kelib chiqib, xizmat ko‘rsatish va servis sohasini rivojlantirish mexanizmlarini takomillashtirish dolzarbligicha qolmoqda. Iqtisodiyotni modernizatsiya qilish va aholi farovonligini oshirish sharoitida xizmat ko‘rsatish va servis sohasida raqobat muhitini shakllantirish bugungi kunda mamlakatimiz iqtisodiyoti oldida turgan muhim masalalardan biridir. Xususan, mulkchilikning asosiy harakatlantiruvchi kuchi sifatida e’tirof etilgan xizmat ko‘rsatish va servis sohasida raqobat muhitini shakllantirish istiqbollari belgilash, tashkiliy-iqtisodiy mexanizmlarni takomillashtirish, bu borada ilmiy asoslangan taklif va amaliy tavsiyalar ishlab chiqish kabi jihatlar maqolada o‘rganilgan.*

Kalit so‘zlar: *xizmat ko‘rsatish, xizmat ko‘rsatish sohasi, raqobat, raqobat muhiti, xizmat ko‘rsatish sanoati*

ПУТИ ФОРМИРОВАНИЯ КОНКУРЕНТНОЙ СРЕДЫ В СФЕРЕ УСЛУГ

***Аннотация:** Проведенные в нашей стране реформы создали основу для развития всех отраслей экономики, в том числе сферы услуг. Актуальным остается совершенствование механизмов развития сферы услуг на основе внутренних возможностей нашей страны. Формирование конкурентной среды в сфере услуг в условиях модернизации экономики и повышения благосостояния населения является одной из важных задач, стоящих сегодня перед экономикой страны. В частности, в статье изучаются такие аспекты, как определение перспективы создания конкурентной среды в сфере услуг, которая признается основной движущей силой собственности, совершенствование организационно-экономических механизмов, а также разработка научно обоснованных предложений и практических рекомендаций по данному вопросу.*

***Ключевые слова:** сервис, сфера услуг, конкуренция, конкурентная среда, индустрия услуг.*

INTRODUCTION

Uzbekistan's transition to new market relations takes place taking into account its unique conditions, national traditions and customs. In this, the positive experiences accumulated in world practice and gained by economically developed countries are also taken into account. By service, first of all, it is necessary to understand the product of labor. The main purpose of this product is to meet specific needs of people. In other words, service is an activity aimed at satisfying the needs and requirements of people. In our opinion, the term "service" refers to the conscious activity related to the process of service that brings benefit to a person, business entities, the state and society. The ultimate goal of the reforms implemented in the country is, first of all, to create decent living and working conditions for people. This requires further development of the service sector.

The service sector is a collection of various services related sectors of the national economy. 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. The main task of the service sector is to create services needed by the population and legal entities. Service industries include: finance, credit and insurance, retail, education, medical, housing, utilities, physical education and sports, culture and art, environmental protection, social security, etc.

They are industries related to meeting some needs of the population and enterprises (organizations, institutions). Theoretically, the service industry can be divided into two main parts - tangible and intangible service industries. Material services - delivery of products created in production networks to consumers and their storage (trade services), housing and communal services (gas, water, electricity and heat energy, operation of housing stock, streets cleaning, etc.), household services (shoes, clothes, furniture, home appliances, car repairs, etc.). Intangible services include work that does not have a material form and does not provide material wealth to consumers. These are cultural centers, healthcare, education, physical culture and sports, recreation and tourism, as well as intangible services of household services (child care services, hairdressing, bathroom services, etc.).

LITERATURE REVIEW

There are a number of scientific works of domestic and foreign economists dedicated to the development of the service sector. The theoretical foundations and social importance of the service sector were studied by such economists as A. Smith, J.B. Say, D. M. Keynes, Y. Schumpeter, A. V. Chayanov [1], K. A. Raitsky [2], I. A. Zhuravleva [3], A. P. Kiselev [4]. They contributed to the development of the theory of the service industry. In the years of independence, scientists of our country conducted a number of scientific researches on this topic. S.S. Gulomov [5], G.H. Kudratov [6], Yo. Abdullayev [7], M.S. Kasimova [8], B. Khodiyev [9], A. Abdullayev [10], D. Suyunov [11], M.Q. Pardayev [12], S.K. Salayev [13], B.A. Abdukarimov [14], G.S. Sevliyans and E.N. Khadjayev [15] conducted researches that should be highlighted.

METHODS

Modern methods of scientific knowledge, including statistical, comparative analysis, and synthesis methods were used in writing the article.

RESULTS AND DISCUSSION

The reforms implemented in the conditions of new market relations are aimed at creating sufficient conditions for all segments of the population, as well as all economic entities, regardless of the form of ownership, to use industry services. In order to have a clear idea about the processes taking place in the economy and the mechanisms driving them, it is necessary to know their essence. From this point of view, the

research of the theoretical and methodological foundations of the field of service provision is one of the important problems. The meanings of the concept "service" is listed in the dictionaries, while the economic literature tried to reveal the economic nature of this concept. In particular, in the "Russian language dictionary" compiled by S.I.Ojegov [16], "service" means "beneficial action", "providing someone with household conditions". This dictionary says: "a service is also an action". So, in this dictionary, "service" is considered as "an action that creates a living environment for someone and brings benefits." Campbell R. McConnell, professor of economics at the University of Nebraska, USA, and Stanley L. Brewer [17], professor of economics at Pacific Ocean Lutheran University, Washington State, in the "Dictionary of Concepts and Terms" section (Vol. 2) (service) - "a service is the provision by a consumer, firm, or government of something intangible (invisible) that has value in return."

Services are divided into paid, free and privileged services. Paid services include household services, passenger transport and communication, legal services, tourist services, etc. Free services are healthcare, educational and educational services provided at the expense of the public consumption fund. Privileged services are partially paid by the population, and partially from the public consumption fund. In the conditions of new market relations, the provision of paid services to the population increases every year due to the creation of new types of them.

Based on the above-mentioned points, it can be said that 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). In this, of course, economic relations apply.

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.

The competitive environment is the institutional conditions for coordinating the activities of market entities. Competition policy consists of two elements: competition law and the field of competition protection. Competition policy models are determined by the political (administrative) or legal system. The principle of separation of powers (legislative, judicial, executive) is used to protect society from the power of monopolies. The study of the state's competition policy and the formation of the competitive environment led to the understanding that instead of a competition mechanism, a system of economic coordination was formed. The experience of today's developed countries also shows that further development of the production and service sector in the country and the creation of an environment of fair competition, and

ultimately the delivery of quality and affordable products and services to the population are important factors of development.

As a continuation of these reforms, effective efforts were made to create honest and fair competition in the process of purchasing state assets. The most important of these is the sale of state assets through public auctions.

In accordance with the Decree¹ of the President of the Republic of Uzbekistan dated February 19, 2019, trades in state assets are now carried out only on the "E-IJRO AUCTION" electronic trading platform. At this point, it is appropriate to add one important piece of information - trades in state share packages in joint-stock companies are carried out in stock market trades in accordance with current legal requirements.

An important aspect of the sale of state assets through this type of trade is that trades are carried out without special privileges or preferences being applied to anyone. Any legal entity or individual can participate and become a winner in public auctions of state assets. In this, the conditions are equal for everyone and everyone has the right to compete equally. There are also options to register and get detailed information about assets on this trading platform. Simplicity and transparency of participation in "E-IJRO AUCTION" electronic trading platform create more comfortable conditions for entrepreneurs and businessmen.

Today, another important innovation in the field of privatization of state assets is the cancellation of the practice of selling state assets at "zero" purchase price.

The new procedure is provided for in the Decree² of the President of the Republic of Uzbekistan dated October 27, 2020, and now state assets will be put up for public auction at the starting price of "1 soum", specifying investment and social obligations, not at the purchase price of "zero". In this case, entrepreneurs compete equally for the purchase of assets. As a result, the state asset is sold to the businessman who made the best offer.

In particular, this year, about 400 state assets were put up for electronic public sale through the single electronic trading platform "E-IJRO AUCTION" and the "Tashkent" Republican Stock Exchange, of which more than 300 state assets were sold for 257.4 billion through electronic public sale sold for soum.

As a result of the above-mentioned conveniences, removal of bureaucratic and corrupt obstacles, many businessmen in our country are starting their business activities or expanding their business activities by purchasing state assets.

¹ Decree of the President of the Republic of Uzbekistan dated February 19, 2019 No. 5666 "On additional measures for the effective use of state-owned objects"

² Decree of the President of the Republic of Uzbekistan dated October 27, 2020 no. 6096 "On measures regarding acceleration of the reform of state-owned enterprises and privatization of state assets"

The process of creating a competitive environment in the public service market is inextricably linked with the need to implement structural changes in various sectors of the economy, as well as to define new strategies for the development of the service sector. It is possible to reach the planned stages if there is a set of reasonable measures for the current regulation of the economic activity of service enterprises in the strategy of economic reform in the whole country. Often this will require removing burdensome regulations that typically protect incumbent firms and thus stifle competition and innovation. International experience historically shows that regulatory reforms often deliver significant economic benefits, such as higher labor productivity and lower prices. Where services are currently provided by public entities, competition can be achieved through regulatory reforms that foster competition and choice, short of privatizing them. An example would be opening education to private providers. Regulatory reform may be a necessary condition, but it is unlikely to be a sufficient one. Strengthening labor and capital markets must complement regulatory reform to encourage the establishment and growth of new and innovative service providers. Competition can also be imported. External barriers that impede trade in services and the local establishment of foreign providers also hinder competition in domestic service markets. Reducing such barriers can not only promote efficiency and productivity in services but can also contribute directly to exports and growth.

Solving the problems of formulating methodological rules for rationalizing the forms, methods, and methods of managing the development of the service sector; formation of a modern services market aimed at increasing the efficiency of the system of providing quality services to the population; ensuring the competitiveness, security and accessibility of services is the main direction of this research, and its main conclusions and recommendations can be formulated as follows:

1. During the period of reforms in our country, social problems did not have solutions corresponding to the situation and targeted actions at the state level. At the same time, the place of the directions of social development in the system of political priorities, the forms and methods of implementing social policy are determined differently. Currently, there is no general understanding of the content of social policy, its role in the development of modern society, possible forms of return, interaction with economic policy, and economic efficiency. At the same time, the need to strengthen the social orientation of modern economies requires the development of new mechanisms to ensure the basic protection of the population, which helps to increase the competitiveness and unity of society. It is necessary to increase the role of the state as a strategist who determines the priority directions and directions of development; the formation of a huge non-commercial sector along with the market; business

socialization, which takes on a significant part of the functions related to the development of employees.

2. The following principles are the basis for the implementation of the process of development of competition in the service sector: competitive interaction of subjects in the business process of creating and consuming a service as a consumer value; joint creation of value and its distribution among process participants; coordinating the interests of all participants in the business process; the values of all customers who interact with the producer in the life cycle of the family; building a process of mutual relations not only with the participants of the creation of consumer value, but also within the enterprise; real time in organizing the interaction process. The main directions of formation of competitive advantages of service enterprises are as follows: innovations in the field of service, quality of services and management of behavior of service consumers. Achieving competitive advantages by introducing innovations to the service market is based on the following classification: significant innovations in the production of services (these are completely new services for the market); a set of new services that complement the existing ones on the market; new services for the market obtained as a result of repositioning in new market segments; improved services as a result of the development of the product line (these are the most common innovations associated with changes in the production characteristics or characteristics of existing services); old services with a modified sales method (this is the simplest type of innovation, although they are visually noticeable).

3. Perceived service quality is often described using the "justified expectations model" of the service consumer, the essence of which is that the customer compares his expectations from the service with what he actually received. The first aspect is the quality of the process - (called relative quality or functional quality), that is, how the service is provided. The second is the quality of the result (technical quality), that is, what exactly is presented. There are two other important aspects of evaluating the quality of service, which is provided by the manufacturer. These are development quality - production and delivery qualities. By evaluating the quality of the development, the validity of the proposal can be assessed, which is confirmed by the tools of the service development process. By evaluating the quality of production and delivery, it is possible to determine how well the production of the service meets its design. Formation of a competitive environment is one of the elements of the state competition policy. It should be noted that in all developed industrial countries, the interests of strengthening the position of national companies in the world market are given unconditional priority over the principles of free competition and prevention of monopoly in domestic markets.

Despite the above-mentioned ways to create a competitive environment in the service sector, there are some reforms still needing to be implemented. We identify priority areas and policies that our country should focus on to improve trade and investment flows in services (**Table 1**). “Backbone” services such as telecommunications; transport, distribution, and logistics; finance; healthcare; outsourcing services and business processing; and business and professional services are emphasized. The policy priorities outlined in Table 2 concentrate on reducing transaction costs and boosting productivity across all sectors of the economy.

Policy Priorities

Table 1

Service Sector	Policy Focus
Telecommunications	<ul style="list-style-type: none"> - Regulations that allow operators to connect to existing networks without discrimination and allow the development of internet-based telephony. - Reducing barriers to entry for foreign companies can boost competition, thereby lowering prices and improving service provision. - Licensing arrangements to facilitate entry without discrimination against foreign service providers.
Transport, distribution, and logistics	<ul style="list-style-type: none"> - Restriction on commercial presence. - In logistics: role of government monopolies in some logistics-related sectors.
Health services	<ul style="list-style-type: none"> - People-related regulations, e.g., licensing, training of local staff; number of nationals in foreign hospitals. - Type of establishment and scope of ownership
Business process outsourcing and other off-shored services	<ul style="list-style-type: none"> - Availability of a large pool of human resources - Foreign direct investments - Rules on data security and intellectual property rights
Business and professional services	<ul style="list-style-type: none"> - Mutual recognition agreements to facilitate trade in professional services at the same time ensuring consumer protection

Some competitive advantages may already be fully implemented. In those cases, the task is to focus on communicating those advantages to the marketplace.

For introducing the model of competitive advantage for services, we choose to present Matthysens and Vandembemt qualitative research method. They have chosen

marketing and business manager for focus groups in order to highlight the specific nature of competitive advantage in service industries. They were invited to write on papers the key success factors individually, after that the moderator inventoried all these factors and then he stimulated the participants to review their suggestions by discriminating:

-“value contributors from qualifiers” and “failure preventers from success producers” on which a differentiated competitive position can be based.

After the discussions the two authors discussed, integrated and synthesized the results from the two lists. This element of a plan is often called a marketing or brand building strategy. This plan focuses on target audiences, messages, communications techniques, budget and schedule.

There is another type of implementation that is needed to be considered as well. If a new strategy is planned to implement that involves developing a completely new characteristic of the firm, you will need to plan how that is going to happen. Does it involve new hires? Training existing staff? Changing policies and procedures? Acquisitions? These sorts of major organizational changes do not happen on their own. They must be planned for and diligently implemented.

The competitive environment is the institutional conditions for coordinating the activities of the subjects of market relations.

The need for tangible and intangible services arises on the basis of socio-economic conditions, scientific and technical progress, climate, geographical-historical and national conditions. The needs for various services and consumer goods are interrelated. The main factor affecting these needs is the level of development of material production. At the same time, the needs for services affect production (the emergence of new production in material production, the expansion of old production). In developed countries, the state regulates and plans these relations.

Correct and high-quality determination of needs for material services and consumer products is one of the main conditions for the development of material production. The number of the population, its income, the level of prices, the number of enterprises (organizations, institutions) and their level of technical equipment, etc., greatly affect the needs for industry services. The service sector (in economic relations) has its own characteristics. They can be seen at:

- it differs from the sector producing material goods (industry, agriculture, etc.) by its orientation. The activity of this field is aimed at creating social conditions for human life and facilities for the continuous operation of enterprises (organizations, institutions);

- labor in the service sector is fundamentally different from labor in production. The work of a field employee depends on the needs (requirements) of individuals and legal entities, and requires dedication from the employees working in it;
- the natural factor in the field is not as important as in production;
- the service sector is relatively less mechanized and automated;
- field service serves for consumption;
- service sector networks (including educational and healthcare institutions) are located in all regions of the country. Other industry sectors do not have this feature;
- financing of some sectors of the service sector is carried out in two ways: on the basis of estimates and extra-budgetary funds.

The below table shows types of services and comparison of their share between 2020-2023

Table 2

<i>Types of services</i>	<i>Share, billion. soum (2023 y)</i>	<i>Growth rate compared to 2020, %</i>
Communication and information services	3849,7	107,8
Financial services	12292,7	159,5
Transport services	20217,6	104,8
Autotransport services	8965,0	101,0
Accommodation and food services	1998,2	105,5
Trading services	17344,7	104,1
Services related to real estate	2101,7	104,5
Services in the field of education	2384,9	121,0
Services in the field of health	991,4	118,0
Rental services	1369,9	101,6
Computer and household goods repair services	1133,0	103,3
Personal services	1679,7	104,5
Services in the field of architecture, engineering research, technical testing and analysis	1159,2	129,9
Other services	2112,2	103,6
Total	68634,9	113,2

In January-May 2023, the growth rate of financial services was 159.5%. At the same time, the highest growth rates are services in the field of architecture, engineering research, technical testing and analysis (129.9%), services in the field of education (121.0%), as well as in the field of health in services (118.0%). (**Table 2.**)

Resource sources of the service sector are mainly related to human labor. If more than 60 percent of raw materials and materials are used in production, such resources are used less in the service sector. Relatively low material costs are used in the field, and more services are provided.

Material resources in the service sector include material elements of current costs. They include products produced in other sectors of the economy (books, food, textbooks), electricity, fuel, components, etc. Long-term assets form the basis of the material and technical base of the service sector. These include buildings, structures, vehicles, equipment, etc. The development of the material and technical base necessarily depends on the change of the above elements.

From this point of view, the following main directions of the development of the material and technical base of the industry can be noted:

- expanding industry networks and providing employees with the necessary tools and equipment, and consumers with the necessary items;
- creation of additional conditions for consumers (number of seats for each student in schools, place for patients in hospital, improvement of service places, etc.);
- enrichment of material resources of service types (provision of diagnostic and treatment equipment, video equipment, computers);
- reducing costs of live labor service type.

In the conditions of the modern market economy, the tasks of the service industry are as follows:

- rapid development of the industry by increasing the level of mechanization and automation of service processes;
- taking into account the national nature of the republic, to rapidly develop institutions belonging to the service sector in rural areas and, as a result, to reduce the difference in the living standards of rural and urban residents;
- increasing the share of services provided on the basis of privileges in the general services provided to the population (certain household services provided to employees of the education and health sectors and pensioners, etc.);
- attracting labor resources employed in other sectors of the national economy to industry sectors and allowing them to fully use their potential;
- creating conditions for increasing free time of the population and using it wisely.

Reforming the economy and developing competition in the service sector are inextricably linked with national economic policy, financial stabilization, anti-inflationary and other anti-crisis measures, as well as export and import policy [18].

There is a real need to develop programs for reforming the economy and competition in the service sector, taking into account a number of prerequisites for the formation of a mechanism for effective competition in the service sector, promoting the development of entrepreneurship, combating monopolism and unfair competition, such as private property and freedom to enter into contracts, with as little participation as possible states in the production of ordinary goods and services; openness of markets, promotion of private entrepreneurship; priority of financial and monetary regulatory levers rather than direct government intervention.

CONCLUSION

Developing the service sector can yield far-reaching benefits for Uzbekistan's economy. Due to its labor-intensive nature, a large and growing service sector can generate millions of jobs for the region's huge workforce and thus promote more inclusive growth. Extensive synergies between the service and industry sectors mean that service sector development can lift productivity throughout the economy. Those synergies are all the more evident in modern, high value-added service industries such as finance, information and communication technology, and professional business services. In light of the growing tradability of services, partly a consequence of technological progress, upgrading its service industries will augment Asia's gains from international trade in services.

Diversification and modernization of industry sectors are of great importance in the development of the service sector and its efficiency improvement. For this, it is appropriate to create a healthy competitive environment in the service sector. With the growth of these services, a number of problems can be solved. In particular, along with the creation of new jobs in our country, the problem of employment will be solved, the need for services of the production process will be satisfied, and finally, the standard and quality of life of the population will be increased.

The high density and variety of specializations of companies contribute to the adaptation of the economy to long-term changes. The emergence of new players in the market increases competition, increases the volume of supply, which leads to price reduction. As a result, the population frees up financial resources, which it can use to consume other goods, which, in turn, puts upward pressure on aggregate output. This is achieved through the formation of competition in the service sector.

REFERENCES

1. А.В.Чаянов. О размере семьи и крестьянского домохозяйства. // Вестник статистики. 2011, №7, с. 47.
2. Раицкий К.А. Экономика предприятия. Учебник. - М.: ИВЦ “Маркетинг”. 2019. с. 683.
3. Журавлева И.А. Основные направления развития малого бизнеса в сфере услуг и их экономическое обоснование, Диссертация на соискание ученой степени кандидата экономических наук, Белгород-2015.
4. Киселев А.П. Теория и практика современного бизнеса. – “Либра”, 2005.- с. 246.
5. Гуломов С.С. Тадбиркорлик ва кичик бизнес. – Т.: “Шарк” нашриёт-матбаа акциядорлик компанияси бош тахририяти. 2012.- 365 б.
6. Қудратов Ғ.Ҳ. Сервис ривожини – аҳолининг бандлигини таъминлаш ва фаровонлигини ошириш омили. Рисола. Т.: “Фан ва технология”, 2007. -16 б.
7. Абдуллаев Ё. Хизматлар соҳаси ва тадбиркорлик асослари. 100 савол ва 100 жавоб (1-қисм), Т.- “Меҳнат”, 2010.- 347 б.
8. Қосимова М.С. Сервис соҳасини бошқариш. –Т: “Ўқитувчи”, 2003.- 239 б.
9. Ходиев Б. Бизнес қийматини баҳолаш. Т.: “Иқтисод-молия” 2007.- 254 б.
10. Абдуллаев А. Тадбиркорлик ва хизматларни: ташкил этиш, режалаштириш, бошқариш. – Т: “Фан ва технология”, 2015.- 243 б.,
11. Суюнов Д.Х. Кичик ва ўрта бизнес субъектларида бошқарувни ташкил қилиш ва унинг самарадорлигини ошириш йўналишлари: иқтисод фанлари номзоди илмий даражасини олиш учун ёзилган диссертация автореферати. – Т., ТДИУ, 2004.-23 б.
12. Пардаев М.Қ. Хизматларнинг ижтимоий-иқтисодий табиати ва уни ривожлантиришнинг ўзига хос хусусиятлари (назарий жиҳатлар). Сервис. – Самарқанд, 2009. -№ 1, 37-44 бетлар.
13. Салаев С.К. Кичик бизнес ривожланиш тенденцияларини моделлаштириш ва башоратлаш: иқтисод фанлари доктори илмий даражасини олиш учун ёзилган диссертация автореферати. – Т.: ТДИУ 2008. -49 б.
14. Абдукаримов Б.А. Ички савдо иқтисодиёти. – Т: “Фан ва технология”, 2007.- 386 б.
15. Севликянц Г.С., Ходжаев Э.Н. Предпринимательство в Республике Узбекистан.-Т.: изд. Народногoнаследия им. А.Кадыри МГП “Ижод”, 1993. – 159 с.

- 16.** Ожегов С.И. СЛОВАРЬ РУССКОГО ЯЗЫКА. Ок. 57000 слов. Под. Ред. д-ра филол. наук, проф. Н.Ю.Швердовой. – 12-е изд. – М.: Рус. яз., 1978, стр.771.
- 17.** Maskonnel K.R, Bruce L. Economics: Principles, problems and politics. В2 Т.: Пер. С англ. Т. 2.–Таллин, 1993, стр.398.
- 18.** К.И.Сирожиддинов., Г.Т.Тохирова. Развивающаяся сфера услуг в узбекистане: перспективы развития социально-экономического потенциала туризма. Article. TIU Journal of Digital Economy and Business 2(2) – 2023, стр 5-13. ISSN: 2992-8753
- 19.** Zaidov, Islam Ibragimjonovich. “Economic model of investment activity in uzbekistan and perspective reforms for the future” Scientific and Technical Journal of Namangan Institute of Engineering and Technology 1.3 (2019): 115-119.
- 20.** Заидов, Ислом Ибрагимжонович. “Қишлоқ хўжалик маҳсулотлари бозорида рақобатбардошликни ошириш йўллари.” Innovative Development in Educational Activities 2.21 (2023): 36-41.