



НОМОДДИЙ АКТИВЛАР ҲИСОБИНИ ТАШКИЛ ЭТИШИДА ҲИСОБ СИЁСАТИНИ ШАКЛЛАНТИРИШ

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Аннотация. Ушбу мақолада ҳисоб сиёсати тушунчаси, унга оид иқтисодчи олимлар ва соҳа ходимлари томонидан билдирилган илмий-назарий ҳамда амалий қарашлар тадқиқ қилинган. Шунингдек, муаллифнинг индивидуал ёндашувлари асосида таққослаш усулидан фойдаланган ҳолда миллий ва халқаро стандартларга мувофиқ, ҳисоб сиёсатини тўғри шакллантириш орқали бюджет ташкилотларида номоддий активлар ҳисобини такомиллаштиришнинг зарурияти асослаб берилган. Шу билан бирга, назарий ва илмий асосларни таҳлил қилиш натижалари амалий (услубий) асослар билан солиштирилиб, амалда бугунги кунда қўлланилаётган услубий асослардаги камчиликлар бўйича фикрлар билдирилган. Муаллиф мазкур камчиликларни бартараф этиш мақсадида бюджет ташкилотларида ҳисоб сиёсатининг номоддий активлар ҳисобини ташкил этишдаги ўрни, аҳамиятини, уни миллий ва халқаро стандартлар асосида такомиллаштириш бўйича илмий-назарий ҳамда амалий асосланган таклиф-тавсиялар ишлаб чиқилган.

Калит сўзлар: ҳисоб сиёсати, бухгалтерия ҳисоби, амортизация, номоддий актив, тан олиш мезонлари, миллий стандарт, халқаро стандарт, фойдали хизмат муддати, харажатлар.

ФОРМИРОВАНИЕ УЧЕТНОЙ ПОЛИТИКИ ПРИ ОРГАНИЗАЦИИ УЧЕТА НЕМАТЕРИАЛЬНЫХ АКТИВОВ

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Аннотация. В данной статье рассматриваются понятие учетной политики, научно-теоретические и практические взгляды, высказываемые экономистами и работниками отрасли. Также обоснована необходимость совершенствования учета нематериальных активов в бюджетных организациях путем правильного формулирования учетной политики в соответствии с национальными и международными стандартами с использованием метода сравнения, основанного на индивидуальных подходах автора. При этом результаты анализа теоретических и научных основ сравниваются с практическими (методическими) основами и высказываются мнения о недостатках методологических основ, используемых сегодня на практике. В целях устранения указанных недостатков автором разработаны научно-теоретические и практические предложения-рекомендации о роли и значении учетной политики в организации учета нематериальных активов в бюджетных организациях, ее совершенствовании на основе национальных и международных стандартов.

Ключевые слова: учетная политика, учет, амортизация, нематериальный актив, критерии признания, национальный стандарт, международный стандарт, срок полезного использования, затраты.

ACCOUNTING POLICY FORMATION IN INTANGIBLE ASSETS ACCOUNTING ESTABLISHMENT

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Annotation. This article discusses the concept of accounting policy, scientific, theoretical and practical views expressed by economists and industry workers. The need to improve the accounting of intangible assets in budgetary organizations by correctly formulating accounting policies in accordance with national and international standards using a comparison method based on the author's individual approaches is also substantiated. At the same time, the results of the analysis of theoretical and scientific foundations are compared with practical (methodological) foundations and opinions are expressed about the shortcomings of the methodological foundations used today in practice. In order to eliminate these shortcomings, the author has developed scientific, theoretical and practical proposals and recommendations on the role and significance of accounting policies in organizing the accounting of intangible assets in budgetary organizations, and its improvement based on national and international standards.

Keywords: accounting policy, accounting, depreciation, intangible asset, recognition criteria, national standard, international standard, useful life, costs.

Introduction. Today, the development of international relations requires the development of accounting system for large inflows of foreign investment into the economy of the Republic of Uzbekistan. The growing number of users of accounting, the deepening of integration processes, the establishment of joint ventures, investments in global financial centers, the need for free movement of labor and foreign exchange transactions between countries, the need to adapt the accounting system to world standards.

As developed market relations impose new requirements on accounting and business entities (by industry) cannot cover accounting on the basis of a single method and form the government also cannot write a separate accounting system for each enterprise. Because such a system is not suitable for the production and financial activities of each business entity. The accounting system chosen by the entity should be provided with the information required to perform the tasks assigned to it.

Therefore, in a competitive market system, businesses (by industry) have had a significant impact on the organization of accounting. Today, the role of accounting plays an important role in the privatization of state-owned enterprises, their conversion into various forms of ownership, their management, control over their activities, the implementation of certain measures by management.

This means that accounting information must be independent, objective, understandable to internal and external users, which requires an in-depth study of laws and regulations, an impartial approach to the assessment of economic activity. In order to obtain such information, we consider it expedient for the head of the firm to: form an internal system of accounting and reporting; permanent control over business operations; have complete and reliable information; control the storage of accounting documents; prepare the final financial statements in accordance with international standards, timely preparation of financial statements, etc.

In this regard, the current legislation provides independence for entities (by industry) to develop rules and principles of accounting. The essence of such accounting is that each entity independently develops an accounting system to achieve the intended purpose in production (work and services) and financial activities, based on the general rules of accounting established by the state.

Data and method. Scientific research on the formation of accounting policies has been

conducted in our country and in the CIS countries since 1990. Their results have been reflected in the press and economic literature.

In particular, this is reflected in the scientific works of Uzbek scientists. For example according to N.Yu.Juraev "Accounting policy is an accounting system that an enterprise has chosen and announced from alternative methods and forms of accounting permitted in regulatory legal documents regulating the activities of business entities"[13], according to A.K.Ibragimov and others "Accounting policy is a set of methods and forms of accounting that are selected and declared by the enterprise from alternative methods and forms of accounting permitted by current legislation and other regulatory documents regulating the activities of business entities"[14], according to B.A.Khasanov and others "The economics of accounting policies define the specific principles, conventions, procedures and practices used by an enterprise to prepare and report financial statements" [15].

Of course, the opinions expressed by all scientists are fair. However, in these expressed opinions and definitions, the economic content of accounting policies was enriched only in the accounting and reporting of large enterprises. However, the issues reflected in the aspects of accounting policies (aspects), and what aspects they consist of, have not been fully studied.

Issues of accounting policy are also studied in the scientific works of foreign economists. In particular, A.A.Bakaev, L.Z.Shneidman say that "Accounting policy can be defined as a set of accounting methods that correspond to business conditions"[16], and A.N.Seleznova and I.P.Skobelova say that "Accounting policies are determined in accounting standards, which means that the enterprise has chosen from a set of permitted methods or from a set of principles and rules governing the methodological, technical and organizational aspects of accounting in current regulatory documents"[17], M.S.Erjanov, S.M.Erjanova believe that "Accounting policy is a set of accounting methods adopted by the enterprise and disclosure of financial statements" [18], S.A.Nikolaeva writes: "The accounting policy of an enterprise is a set of principles and rules regulating the methodological and organizational basis of accounting, in accordance with the regulatory framework in force in a given period" [19].

As can be seen from the above definitions, the concept of "Accounting Policy" is interpreted by scientists and experts in different ways. Of course, this, in turn, means that interest in "Accounting Policy" and its formation is increasing, and

special attention is being paid to the role and significance of accounting in increasing the efficiency of the economy.

Of course, the scientific and methodological works of these scientists has both theoretical and practical significance. However, in the scientific articles, textbooks and manuals of these economists, the issues of formulating accounting policies have been done mainly on the example of small and large enterprises. Also, the ongoing debate among scientists in the field on this issue indicates that these problems have not yet been fully resolved.

In this regard, the formation of accounting policies in budget organizations is one of the most pressing issues today. The above-mentioned views and comments highlight the need for scientific research on this topic. Scientific abstraction, targeted development, dialectical research, monographic observation, induction and deduction, systematic and comparative analysis, expert evaluation, and economic statistical methods are used in the article.

Analysis and results. The development of each entity's own accounting system is characterized by the concept of "accounting policy" in the economic literature and regulations (table 1).

Table 1

Different approaches to the concept of accounting policy are given in the normative documents

<i>NSB No. 1 Accounting policy and financial statements.</i>	<i>IFRS No. 8 Accounting Policies, Changes and Errors in Estimated Estimates</i>	<i>SBU No. 1 "Accounting policy"</i>	<i>IPSAS No. 3 "Accounting policies, changes and errors in accounting estimates"</i>	<i>Author's opinion</i>
Accounting policy is a set of methods adopted by the head of the business entity for accounting and financial reporting [5].	Accounting policies are specific principles, methods, customs, rules and practices used by an entity in the preparation and presentation of financial statements [6].	Accounting policy is a set of specific methods, bases, admissions, rules and methods used by budget organizations in conducting budget accounting and financial reporting [7].	Accounting policy is specific principles, bases, conventions, rules and practices applied by an entity in the preparation and presentation of financial statements [8].	If we analyze all these concepts, their main purpose is to prepare financial statements based on the characteristics of each industry.

It is explained by the correct formulation of accounting policies, regardless of the organizational and legal form of the business entity (by industry) and the form of ownership. At the same time, first of all, legal[1] and normative documents defining the rules of development and formation of the accounting policy of economic entities (by industries) in the Republic are used.

In particular, the accounting policy provides for the use of accounting records and forms for the circulation and registration of documents of business entities (by industry), the criteria for recognizing assets, how to evaluate them, the most convenient and effective method of depreciation, provide detailed information on how the inventory system is set up, as well as set out other rules.

In accounting policies, a single approach to recognizing business assets, liabilities and business transactions is important for accounting entities. An accounting policy is necessary to compare the financial performance of accounting

entities in the financial statements presented for different years. Regarding its importance, the legislation establishes such an order that the accounting policy is approved by the head of the business entity (by industry) with the relevant organizational and command documents - orders, decrees, etc.

Therefore, today, based on the nature of the industry, in general, we consider it appropriate to approve the following in the set of accounting policies: - the plan of working accounts in accounting; - Forms of primary accounting documents used in the registration of business transactions, for which the standard forms are not provided; - form of documents for internal accounting; - procedure and terms of inventory; - criteria for the assessment of property and liabilities, the importance of reflecting financial and economic transactions and indicators; - The rules of document flow and processing of accounting data; - the order of control of economic operations; - other

necessary rules and norms for the organization of accounting.

The accounting policy is effective from January 1 of the year following the year of issue of the organizational-command document. In them, the correct organization of the accounting of economic assets and liabilities depends on the accounting policy, which takes into account the impact on the final financial result. Because the correct formation of the cost of goods (works and services) depends on the issues reflected in the accounting policy. At the same time, depreciation costs have a significant share in the cost of goods

(works and services). Especially in intangible assets.

Therefore, the use of intangible assets has a modernized look today and is widely implemented in practice. As a result, the cost of goods (works and services) is recognized as a cost in depreciation, and the correctness of accounting and reporting is one of the most pressing issues today.

Today, not only in the economic literature but also in the normative documents, that is, there are different views and approaches on the concept of intangible assets by industry professionals (Table 2).

Table 2

Different approaches to the concept of intangible assets are presented in the normative documents

<i>NSB No. 7 "Intangible assets"</i>	<i>IFRS No.38 Intangible Assets</i>	<i>SBU No. 9 "Intangible assets"</i>	<i>IPSAS No. 31 Intangible assets</i>	<i>Author's opinion</i>
Intangible assets are identifiable tangible assets held by an enterprise for long-term use in the production, performance of work, provision of services or sale of goods or for the performance of administrative and other functions [9].	An intangible asset is a recognizable non-monetary asset that has no material meaning [10].	Intangible assets are identifiable tangible assets held by an entity for long-term use in the production, performance of work, provision of services or sale of goods or for the performance of administrative and other functions [11].	Comparing these definitions, the definition given in <i>NSB No. 7</i> and <i>SBU No. 9</i> is exactly the same. There is a difference between <i>IFRS 38</i> and <i>IPSAS 31 (IPSAS)</i> . In all these definitions, there is an approach that takes into account the nature of the industry and is considered as an intangible asset. An intangible asset is an identifiable non-monetary asset that has no physical substance [12].	The head of the business has the right to set a lower limit on the value of assets for the reporting period in order to be included in the Intangible assets, and the accounting policy must specify the criterion of this value.

In the economic literature, too, we see that the views expressed by economists are approached precisely on the basis of the nature of the field.

In our opinion, the accounting policy should fully disclose the criteria for recognition of intangible assets, their useful lives (for individual groups) and the methods of calculating depreciation, their revaluation and inventory.

In Accounting Policy No.7 Intangible assets are recognized in accordance with paragraphs 5 to 8 of NSB. Intangible assets are items of property, plant and equipment that are held for a long period of time by an entity for the use of assets in the production of goods (works or services) or for the sale of goods or for administrative or other functions.

When accepting assets as intangible assets in the accounting, it is expedient to simultaneously meet the following conditions: - not having a material structure (form); - useful life of more

than 12 months or use during a normal operating cycle if it exceeds 12 months.

In this case, the value of the asset is at least fifty times the amount of the minimum wage per unit (the limit can be set independently); - the farm does not intend to resell this asset; -reliability, i.e. the presence of duly executed documents (patents, certificates, other security documents, patents, trademark waiver (purchase) agreement) confirming the existence of an asset in the farm and the exclusive right to it; - the possibility of identification, which means that it is separable, i.e. it can be separated from the farm and sold, transferred, leased, exchanged separately or in conjunction with related assets, contracts or obligations (other than goodwill) or contractual and other legal rights. an intangible asset is deemed to be identifiable regardless of whether the rights are transferred to another or separated from the farm or separated from other rights and obligations.

In recognizing an intangible asset, the time limit required to prepare the asset for use and to recognize it as qualified should be determined independently. This is done in order to include in the cost of Intangible assets the costs of borrowings that are received directly for the acquisition or arrangement of the qualifying asset and have a place in that period. The accounting policy must specify a specific period.

Recognition of an intangible asset in IFRS 38 requires an entity to demonstrate that the item satisfies: (a) the definition of an intangible asset; (b) recognition criteria. This requirement applies to the cost of acquiring or creating an intangible asset and the cost of adding, replacing or servicing the part. This Standard shall recognize an intangible asset only if: (a) it is probable that future economic benefits associated with the intangible asset will flow to the entity; (b) it is recognized that the cost of the asset can be measured reliably.

Using reasonable and assumptive assumptions that reflect management's best estimate of the set of economic conditions that will exist during the useful life of the asset, the entity should assess the probability of future economic benefits expected.

In accordance with NSB 7, depreciation costs are allocated to business entities (by industry) in relation to the objects of their use. Here are some concepts of these standards:

a) depreciation - the systematic distribution and inclusion of the depreciable value of an intangible asset over its useful life, based on its function, in the cost of goods (works, services) or current expenses;

b) depreciable amount - the amount of the initial (recoverable) value of the asset less the expected (estimated) liquidation value;

c) useful life - the period for which the enterprise intends to use the asset or the amount of products (works and services) that the enterprise intends to withdraw from the use of this asset;

In this case, once the intangible assets are initially recognized, they are reflected in the financial statements in the following two ways:

- at the initial value (residual value) less accumulated depreciation;

- on revalued value (alternative method).

Once the Intangible assets are initially recognized, the method used to reflect it in the financial statements must be specified in the entity's accounting policies.

The entity independently determines the depreciation rate based on the initial cost and

useful life of the intangible asset. The service life depends on the period of validity of the patent, certificate and other restrictions on the use of intellectual property in accordance with the legislation of Uzbekistan or a foreign country, as well as relevant agreements. This period may not exceed the period of economic activity. Depreciation rates for intangible assets for which it is not possible or difficult to determine the useful life are set at 5 years, but this period should not exceed the period of economic activity.

Depreciation of intangible assets is calculated by one of the following methods: -linear method, -production method, -accelerated method, i.e.

1) decreasing residual method,

2) sum of numbers - cumulative method.

The accounting policy of the farm specifies the procedure for determining the service life and the applied depreciation methods.

The amount of inventory in the reporting year, the date of their transfer, the list of inventory assets is determined by the head of the farm. The accounting policy clearly states the procedure and conditions of inventory of intangible assets. NSB No. 7 sets the minimum requirements depending on the number of inventories - an inventory of intangible assets at least once every 2 years. IFRS 38 contains the following concepts:

Depreciation is the systematic depreciation of an intangible asset over its useful life.

Amortisation is the cost of an asset less its carrying amount or any other value that is reflected instead of cost.

The useful life is: (a) the period over which the asset is expected to be fit for use by the entity; or (b) the production volume (quantity) or number of similar units expected to be acquired from the asset by the business entity.

In IFRS 38, an expense on an intangible asset is recognized as an expense when it is incurred when: (a) the cost does not constitute an intangible asset that meets the recognition criterion; (b) an item is acquired in a business combination until it is recognized as an intangible asset. In this case, the cost is a component of the value recognized as goodwill at the date of purchase (IPSAS 3).

The accounting for an intangible asset is based on its useful life. An intangible asset with a useful life is amortized, an intangible asset with an indefinite useful life is not depreciated.

Conclusions and suggestions. Thus, the calculation of amortization of intangible assets in business entities is carried out on the basis of the cost of goods (works and services) on the basis of

the norms established by the tax legislation, the amortization account.

In practice, we consider the order in which the calculation of depreciation is reflected in the accounting accounts of the processes carried out by business entities (by industry).

For the amount of depreciation accrued on the subjects of production, debit 2010, 2310, 2510, 2610 or 9400 - debited to the relevant account, credit 0500 - debited to the account.

Expenses accumulated in accounts 2010, 2310, 2510, 2610 are transferred to accounts 9110-9130, the amount in these accounts is debited to account 9910 with the amount in account 9400. That is, it reduces the final financial result.

In commercial banks, the accrued depreciation is deducted from the bank's internal operating expenses and recorded in the following accounting entry; debit 56600-Depreciation expense account 56618-Intangible assets depreciation account, credit 16600-Intangible assets account 16605-Intangible assets accumulated depreciation amount (counter-asset) account.

Closing of account 56618 is transferred to debit of account 31203- Retained earnings (asset-liability). This amount reduces the final financial result.

Depreciation of intangible assets is not calculated in budget organizations in accordance with Instruction 2169. [4]. Depreciation is generally recognized as a gain or loss.

However, in this Instruction 2169, various depreciation methods can be used to systematically carry the depreciable amount of an asset over its useful life over its costs. These methods are intended to cover the straight-line method, the decreasing residual method, and the production unit method.

The method used is selected based on the expected future economic benefit expected to be accumulated in the asset and applied periodically, provided that there are no changes in the expected future economic benefit expected. However, in some cases, future economic benefits embodied in the asset are used to generate other assets. In this case, the amount of depreciation is an integral part of the cost of the other asset and is recognized as being included in the carrying amount.

In accordance with Resolution No. 414 [2], budget organizations are given the opportunity to produce and sell goods (works and services) by type of activity. Depending on the type of activity, income from the production and sale of goods (works and services) goes to the development

fund of the budget organization and is accounted for in accordance with applicable law.

Instruction No. 2169 states that the costs of production, services and works in budget organizations and the formation of their cost are carried out in accordance with Regulation No. 54 [3]. This provision provides for the direct depreciation of intangible assets at cost or current expenses.

However, amortization of intangible assets used in the production process is deducted from the carrying amount of inventories (IFRS 2 Inventories).

In our view, the above results indicate that Regulation 54 and Guideline 2169 are not complementary. Expenditures directly related to the production of goods, works and services in budget organizations are reflected in the debit of the sub-account 090 - Expenditures on goods (works and services). These costs are deducted from the credit of the relevant sub-accounts, which account for the debit of the sub-account 090 Goods (works and services), inventories, settlements with employees on wages, etc. Distributable expenses are debited to sub-account 090, debit to sub-account 210-Distributed expenses.

The debit of sub-account 090 reflects the actual cost of production of finished goods, works and services. These amounts are debited to the debit sub-account 050-Finished goods or sub-accounts 200-Sales of goods (works, services), credit sub-account 090.

The balance at the end of the month on the sub-account 090 "Expenditures on goods (works, services)" indicates the cost of work in progress. Analytical accounting is carried out in the book of current accounts and calculations (card) of the form No. 292 on types of expenses and types of output.

Conclusion. Based on Regulation No. 54 and Instruction No. 2169, as well as accounting records, we consider the following proposals to be appropriate in the correct organization of the accounting of intangible assets in budgetary organizations:

- determination of the useful life of intangible assets (independent determination);
- adjustment of depreciation costs on intangible assets to the requirements of Regulation 54;
- inclusion of sub-account 035-Depreciation of intangible assets (counter-asset) in the account plan 03-Other long-term intangible assets in the chart of accounts of budgetary organizations;
- additional addition to the section of the account 03 - "Other long-term non-financial assets" of the Instruction 2169 on the procedure for accounting for depreciation costs;

-develop a procedure for deducting these depreciation costs from the actual costs of the current year in accordance with the cost items of costs directly related to the production of goods, works and services;

- choose the most efficient method of calculating depreciation on intangible assets.

Thus, if we take into account the above proposals in the accounting policy developed by budgetary organizations, we believe that it will create convenience and ensure objectivity in the correct organization of the accounting of intangible assets.

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БАНК ХИЗМАТЛАРИ ОММАБОПЛИГИНИ ОШИРИШНИНГ ДОЛЗАРБ МАСАЛАЛАРИ

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Аннотация. Мақолада Ўзбекистонда рақамли трансформация шароитида банк хизматлари оммабоплигини оширишнинг хусусиятлари, ўзига хос ҳуқуқий жиҳатлари, бу борада мавқжуд муаммолар амалий маълумотлар асосида ўрганилган. Олиб борилган тадқиқот юзасидан амалий тақлиф ва илмий тавсиялар ишлаб чиқилган.

Калит сўзлар: банк, молиявий оммабоплик, банк, депозит, кредит, онлайн микроқарз, рақамли трансформация, миждоз, молиявий саводхонлик.