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ЎЗБЕКИСТОН РЕСПУБЛИКАСИ МОЛИЯ ИНСТИТУТЛАРИДА БИЗНЕС-ТАҲЛИЛ ИНСТРУМЕНТЛАРИНИ АМАЛДА ҚЎЛЛАШ ВА БИЗНЕС-ТАҲЛИЛЧИНИНГ ЎРНИ ВА ЯНГИ ШАРОИТДА ҚАНДАЙ МУВАФФАҚИЯТ ҚОЗОНИШИ МАСАЛАЛАРИ

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Аннотация: Махсус мақолада Ўзбекистонда бизнес-таҳлил инструментларини амалда жорий этишнинг аҳамияти муҳокама қилинади. Айниқса молия институтларида бу ихтисосликка эҳтиёж бор. Бу бизнес-лойиҳаларни муваффақиятли амалда оширишга ёрдам беради. Бундан ташқари, ушбу мақола бизнес-таҳлилчининг роли ва ҳозирги пандемия ҳолатида қандай муваффақият қозониши масаласини муҳокама қилишда иштирок этади.

Калит сўзлар: тадбиркорликни тарғиб қилиш ва камбағалликни қисқартириш, молиявий саводхонлик, молиявий институтлар, бизнес лойиҳалар, бизнес таҳлил инструментлари.

ПРАКТИЧЕСКОЕ ВНЕДРЕНИЕ БИЗНЕС АНАЛИТИЧЕСКИХ ИНСТРУМЕНТОВ В ФИНАНСОВЫХ ИНСТИТУТАХ РЕСПУБЛИКИ УЗБЕКИСТАН И РОЛЬ БИЗНЕС АНАЛИТИКА И ЗАДАЧИ КАК ДОБИТЬСЯ УСПЕХА В НОВЫХ НЫНЕШНИХ УСЛОВИЯХ

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Аннотация: В данной статье будет обсуждаться важность практического внедрения инструментов бизнес-аналитики в Узбекистане. Эта специализация крайне необходима, особенно в финансовых учреждениях. Он будет способствовать успешной реализации бизнес-проектов. Помимо этого, этот документ должен быть вовлечен в обсуждение роли бизнес-аналитика и того, как добиться успеха в текущем случае пандемии.

Ключевые слова: продвижение предпринимательство и снижение бедности, финансовая грамотность, финансовые институты, бизнес проекты, техники бизнес аналитики.

PRACTICAL IMPLEMENTATION OF BUSINESS ANALYTICAL TOOLS IN THE FINANCIAL INSTITUTIONS OF THE REPUBLIC OF UZBEKISTAN AND THE ROLE OF BUSINESS ANALYST AND ISSUES HOW TO SUCCEED IN THE NEW NORMAL CONDITIONS

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Abstract: Particular article shall discuss the importance of practical implementation of business analytical tools in Uzbekistan. There is an imperative need for this specialization especially in the financial institutions. It shall contribute successfully deliver business projects. Apart from this, this paper shall be involved in the discussion of role of the business analyst and how to succeed in the current pandemic case.

Key words: promoting entrepreneurship and reducing poverty, financial literacy, financial institutions, business projects, business analytical techniques.

Introduction. Nowadays, lack of financial literacy among local population and fresh entrepreneurs across the Republic of Uzbekistan is costing huge financial losses in defaulting on time payments towards banks. Usually, entrepreneurs approach financial institutions to get a loan for starting certain business activities, however in most cases they fail to plan their finances sophisticatedly. Financial institutions must be pro-active in advising and consulting their customers how to effectively and efficiently manage their finances wholistically. If proposed business idea or project lacks feasibility, business analysts should provide independent opinion on this business plan whether it shall succeed or not. If business idea appears to be feasible in terms of units of economics, ultimately project must be approved by business analysts and therefore loan shall be granted.

Research Method.

The particular research was done by gathering and analyzing materials used in implementation of business analytical techniques. Technical articles were collected to use in this paper. Secondary research has enabled to demonstrate and discuss practical implementation of business analytical methods in the current market of the Republic of Uzbekistan.

Main body: Upskilling business analysts in the banks of the Republic of Uzbekistan

Number of qualified business analysts in the financial institutions of Uzbekistan is extremely limited. Also, they lack practical skills to analyze business environment. It goes without saying that the need for highly qualified business analysts is especially important in the current market conditions of Uzbekistan.

Local government has launched new initiative to promote entrepreneurship and reduce poverty among population. All commercial banks are engaged in promoting this initiative through providing loans at a privileged rate. Today majority of people in different regions and provinces of Uzbekistan are having limited income in a month around 1,5 – 2.0 million soums. New initiative aims to double and boost income of local people and create environment to promote entrepreneurship. Here is the big question mark. Since highest proportion of population do not have proper financial knowledge and expertise which might lead to total failure.

Business analytical techniques and its implementation in the financial institutions and role of business analysts

Considering the real scenarios in the banks, we can witness that no business analytical techniques and methods implemented in the financial institutions.

Successful implementation and utilization of business analysis requires certain important steps

and measures. Before we discussed upskilling of business analysts in the banks, here we shall be discussing the techniques and methods to successfully implement in practice and its direct relation to business analysts[1].

I believe business analysis has a promising future in the successful appraisal of future potential projects and provide people necessary expertise and economic knowledge.

Let us draw attention to the following business analysis techniques:

Environmental and social considerations: refers to the use of environmental and social factors alongside in the investment process[5].

Categories of capital projects:

- Replacement projects
- Expansion projects
- New products and services
- Other projects

BA techniques encompasses careful analysis of these capital projects.

To conclude, this paper has demonstrated essentials and practical implications of the business analysis. It goes without saying that, incorporating business analysis in current practices of financial institutions of the Republic of Uzbekistan will increase success rate of the projects.

However, we should not ignore the limitations of business analysis tools. Perhaps these tools may fail adequately analyze the social and certain factors.

BA takes utmost importance in financial operations of the banking system if sophisticatedly applied hereto. It shall ensure successful monitoring of the unit of economics of the ongoing projects and enable to make holistic decisions. Practical implementation is far from understanding theoretical concepts rather than applying them into practice. Financial institutions must be willing to employ BA techniques during facilitation and supervision of the projects or loaded credit facilities.

Afterwards, entrepreneurs shall understand the importance of BA within their businesses, and they will ensure that failure to consider BA will decrease success rate of future projects. Banks should be pro-active in implementing BA, whereas businesses shall become responsive.

The Pandemic hit us suddenly and yes it came without any notice to our lives as a transient thing but became the new normal way of life.

Some of us were initially worried thinking about what lies ahead, some were shocked, some found pleasure being relieved from the daily commute, time on the road, and traffic jams. With the COVID 19 pandemic hitting us globally, organizations have embraced remote working as the new way for 2020, and some have announced it for 2021 also. IT industry has moved to this new model in a

relatively easier way, and the transition is relatively smoother.

But for the traditional industries, it's a big shift, and the mode of working and infrastructure needed rethinking, planning, and to be worked out. In most countries, the pandemic hit so suddenly that it left no time to prepare for the upcoming times. Going remote isn't an easy task for many, as we may think. However, as it's popularly said, every cloud has a silver lining; similarly, every challenge comes with an opportunity. It's up to us to step up and embrace this change and take benefit of the opportunity. However, many challenges started to unfold as the new normal started sinking in, and this seemed like here to stay for some more time.

For this article, we will take a deeper look into the business analysis profession, what seemed to have worked well, the new challenges thrown, and how we can make the best of it in the new normal.

As a business analyst, one is responsible for:

Leading change and bringing new technology and products to the organization, gathering existing and new requirements/processes/features as part of the automation/new product. Coming up with solutions to business problems/needs and developing new systems/solutions to take care of any manual process / better performance / better revenue stream / more efficient process / better user experience.

The business analysis profession is primarily involved in communication (written, verbal, visual), and the absence of face-to-face meetings brought new challenges.

Practical challenges for BAs in remote working

As part of the solutioning, requirements elicitation, user story reviews, prototyping, or any other phase of the project a BA needs to have close interaction and work with stakeholders, the tech team, the QA team, and other BAs.

Some specific challenges are:

Staying Engaged with Stakeholders

Most of these tasks were done traditionally with stakeholders using pre-dominantly following techniques such as Workshops, walk-throughs/ Reviews, Brainstorming, and Observations.

Challenges most of the business analysts faced:

- Getting stakeholder engagements
- Getting to know the non-verbal cues
- Meetings can get off track
- Getting clear communications
- Getting approval and clarity on requirements

Here is a set of guidelines for business analysis professionals to work effectively and efficiently in this new way and to make the transition smooth.

Spend initial 5 minutes in setting out expectations and responsibilities like who will take notes, who will take responsibility for which part, who is expected to share inputs or information, who will get sign off, etc. A RACI matrix may be of help here. Meetings with clear agenda, expectation, success criteria, ownerships, and tasks assigned to members are more effective. Wrapping up the meetings with the major discussion points and decisions made.

Being better prepared for the meetings/ requirements elicitation sessions having gone through all the previous documents, changes suggested, and the mockups/processes/ documentation. Keeping all the documents needed open in the background for the meetings. Use visuals and demos to gather better inputs or feedback. Start showing similar applications to gather/understand requirements and collect feedback instead of doing it verbally. Some popular visual/diagramming tools are:

- Visio
- BizAgi Process Modeler
- Zoom white Board
- Use collaboration tools to be more effective, like:
- Webex

Being open about being away from work/ break timings. Transparency is the key; keep everyone up to date, even if it's good or bad. In this new normal, trust keeps us going.

Conclusion

It has been proven that upskilling and getting certified puts one at the forefront in the job market, makes one eligible for the best opportunities and promotions.

Hence please keep some time booked or marked in your calendar for learning new skills, tools, or a certification.

Businesses and huge multinational corporations have realized the importance of having highly skilled and matured BAs to enhance their delivery capabilities. So, when the demand for BAs is on the rise, how do you set yourself apart in a highly competitive world? Well, the answer is certification is one of the best and independent ways of showcasing your skills. IIBA Certifications are the most sought-after BA certifications for business analysts to excel in their careers.

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**O'ZBEKISTONDA SOLIQ QARZLARINI UNDIRISH MEKANIZMINI
TAKOMILLASHTIRISH TAHLILI**

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Annotatsiya: Mazkur maqolada soliq tizimi, soliqlarning davlat iqtisodiyotidagi ahamiyati tadqiq qilingan. Yuridik shaxslar va yakka tartibdagi tadbirkorlarning, shu jumladan jismoniy shaxslarning soliq qarzlari tahlil qilingan. Soliq qarzi bo'yicha xorijiy va mahalliy olimlarning fikr va mulohazalari o'rganilgan. Shuningdek, davlatimizda soliq qarzlarini kamaytirish va samarali undirish mexanizmini takomillashtirish borasida taklif va tavsiyalar shakllantirilgan.

Asosiy tushunchalar: Soliq tizimi, soliq to'lovchilar, soliqlar va yig'imlar, soliq qarzi, budjet, soliq qarzi mavjud bo'lgan tadbirkorlik subyektlari.

**АНАЛИЗ СОВЕРШЕНСТВОВАНИЯ МЕХАНИЗМОВ ВЗЫСКАНИЯ НАЛОГОВОЙ
ЗАДОЛЖЕННОСТИ В УЗБЕКИСТАНЕ**

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Аннотация: В статье исследуется налоговая система, значение налогов в экономике государства. Проанализирована налоговая задолженность юридических лиц и индивидуальных предпринимателей, в том числе физических лиц. Изучены мнения зарубежных и местных ученых о налоговой задолженности. Кроме того, сформированы предложения и рекомендации по сокращению налоговой задолженности и совершенствованию механизма эффективного сбора в нашей стране.

Ключевые слова: Налоговая система, налогоплательщики, налоги и сборы, налоговая задолженность, бюджет, предприятия с налоговой задолженностью.

ANALYSIS OF IMPROVING TAX COLLECTION MECHANISMS IN UZBEKISTAN

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Abstract: The article examines the tax system, the importance of taxes in the state economy. The tax debts of legal entities and individual entrepreneurs, including individuals, have been analyzed. Opinions of foreign and domestic scholars about tax debts were studied. In addition, suggestions and recommendations are given about reducing tax arrears and improving the mechanism of effective collection in our country.

Key words: Tax system, tax payers, taxes and fees, tax debt, budget, a business entity with a tax debt.

Kirish. Bugungi kunda mamlakatda amalga oshirilayotgan iqtisodiy islohotlar tadbirkorlikni jadal qo'llab-quvvatlash bilan birgalikda soliq tizimini ham keng rivojlantirishga qaratilgan.

Soliq tizimi, soliqlar - davlat tomonidan iqtisodiyotni tartibga solishda eng samarali vositalaridan biri hisoblanadi. Shunga ko'ra, mamlakatimizda mustaqillikning dastlabki yillaridanoq barcha sohalarda singari soliq sohasida ham ko'plab islohotlar