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«AMALIY MATEMATIKA VA AXBOROT TEXNOLOGIYALARINING ZAMONAVIY MUAMMOLARI» XALQARO ILMIIY-AMALIY ANJUMAN



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**«AMALIY MATEMATIKA VA AXBOROT TEXNOLOGIYALARINING
ZAMONAVIY MUAMMOLARI»
XALQARO ILMIIY-AMALIY ANJUMAN
TEZISLAR TO'PLAMI**

**ABSTRACTS
INTERNATIONAL SCIENTIFIC AND PRACTICAL CONFERENCE
«MODERN PROBLEMS OF APPLIED MATHEMATICS AND
INFORMATION TECHNOLOGIES»**

**ТЕЗИСЫ
МЕЖДУНАРОДНОЙ НАУЧНО-ПРАКТИЧЕСКОЙ КОНФЕРЕНЦИИ
«СОВРЕМЕННЫЕ ПРОБЛЕМЫ ПРИКЛАДНОЙ МАТЕМАТИКИ И
ИНФОРМАЦИОННЫХ ТЕХНОЛОГИЙ»**



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BUXORO

**ЎЗБЕКИСТОН РЕСПУБЛИКАСИ
ОЛИЙ ВА ЎРТА МАХСУС ТАЪЛИМ ВАЗИРЛИГИ
БУХОРО ДАВЛАТ УНИВЕРСИТЕТИ
АХБОРОТ ТЕХНОЛОГИЯЛАРИ ФАКУЛЬТЕТИ**

**АМАЛИЙ МАТЕМАТИКА ВА
АХБОРОТ ТЕХНОЛОГИЯЛАРИНИНГ
ЗАМОНАВИЙ МУАММОЛАРИ**

ХАЛҚАРО МИҚЁСИДАГИ ИЛМИЙ-АМАЛИЙ АНЖУМАН

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FUNDAMENTAL CLASSIFICATION OF ELECTRONIC COMMERCE IN THE DEVELOPMENT OF INFORMATION TECHNOLOGIES OF THE DIGITAL ECONOMY

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Annotation: The article discusses the fundamental classification of e-commerce in the development of the digital economy of information technology and the ways of organizing the possibility of electronic payment for goods and services in the field of e-commerce.

Key words: economic information; need for information; necessary character; necessary grounds; Indicator; stream, information systems, arrays; constant information, stability coefficient; e-commerce; informational aspects.

The term «information» comes from the Latin word meaning the description of any time or event. In life, information is understood as information about one or another side of the material world and the processes taking place in it. In economic activity, information is understood in the broadest sense as any information about the environment. This information can be obtained as a result of interaction with the environment, adaptation to it and the process of its transformation. Information is information about the environment (objects, events) that does not remain within the creator and becomes a message, reduces the level of ambiguity, incompleteness of knowledge and can be expressed orally, in writing or in other ways (technical means, calculations, etc.)

Economic information is described in terms of management functions, place of origin, level of use, stages of formation, time of appearance, method of data transmission, completeness, signs of stability. Classification of economic information by management tasks, their relationship is divided into information on accounting, plan, directive, etc. Depending on the management tasks. In this case, accounting information describes events, business processes, and plan information reflects events and events in the coming period.

Directive information contains information specific to directives, and this information comes from higher levels of government. Economic information can be divided into internal and external information based on the place of origin. Information is divided into primary and secondary (derivative) according to the stages of formation. Primary information appears at an early stage of the control process and reflects the state of the object. Economic information is divided into periodic and non-periodic information, depending on the possibility of occurrence. Periodic information is divided into monthly, quarterly, annual and five-year information. Non-periodic information is provided at the request of the user. When informational messages are received in the course of work with an object, they are usually called practical time messages, and economic information is divided into text and written information in accordance with the method of data transmission. Textual economic information can be alphabetic, numeric, and alphanumeric. On the basis of completeness, economic information is divided into sufficient, redundant and insufficient. The required volume of economic information is sufficient to carry out any management work. If some of the useful information is repeated, then the information containing this unexpressed information is considered redundant. At the same time, the information is used to control and improve its reliability, and sometimes it is stored when necessary.

Redundancy often also occurs when information is hidden for no good reason. Control-repetition of redundant information is necessary to establish careful control, in which the technical means of data processing are less reliable, management activities are poorly organized. Inadequate information is information that makes it impossible to solve economic problems. With an abundance of information, management achieves the goal, even if it is not economically feasible. However, the lack of information makes it difficult to perform management tasks or leads to erroneous decisions in the use of such information. Economic information about

sustainability is divided into variable and conditionally constant information. Variable information reflects the current quantitative and qualitative characteristics of the business process.

The amount of permanent information varies depending on the source of creation, content and more or less use in solving management problems. Permanent information can be divided into informational, normative, estimated, planned, tabular, etc. According to its content. Characters that have a long history of information dependence on information include the description of persistent properties in the view. Regulatory information is a system of scientifically and technically based norms that describe the various elements of production. Normative and estimated information is formed from the sum of various estimates, costs, tariffs, wages. The tabular information contains pre-calculated indicators for technical and economic calculations, for example, for withholding government taxes, depreciation charges for types of fixed assets. The information is also described by other characteristics. For example, depending on how it is recorded in documents, it is divided into documented and undocumented information, oral and written, visually observable and non-observable information in accordance with the method of transmission and perception. For certain types of economic information, special classifications have also been developed. For example, planned information is divided into long-term information, accounting information is divided into analytical and synthetic. There are a number of requirements for economic information. It must be timely, reliable and up-to-date.

Timely information is information that can be taken into account when developing management decisions without violating established procedures. Reliability of information means the ability of information to accurately reflect real-world objects. The relevance of information is determined by the degree of preservation of its uncontrolled value at the time of its use and depends on the statistical characteristics of the reflected object (their changes) and the time that has passed since the information appeared. Qualitative information helps to make the right management decisions to achieve a high end result. In the context of the transition to market relations, the emergence of new economic structures (rental, small, joint-stock, private and other enterprises) in the economy in general and in railway transport in particular imposes increased requirements on the quality of information. At the same time, in order to accelerate the implementation of the national interbank payment system with Uzcart-EMV plastic cards, operating in the «On-Line» mode, the corresponding software and hardware systems adapted to EMV were launched in commercial banks and terminals, technologies were introduced. As a result, as of January 1, 2016, all commercial banks of the country issued 8,426,280 bank plastic cards operating online. In order to further develop work in this direction, it is planned to: expanding the financial infrastructure of the republic to increase the number of plastic cards, tablet terminals, kiosks, online cash registers; exemption of commercial banks from paying customs duties (excluding customs duties) until January 1, 2020 when importing software, ATMs and other equipment used for payments with plastic cards, according to the lists approved by the Cabinet of Ministers; control the effective use of equipment and software purchased under import contracts for the plastic card system, and take the necessary measures.

The introduction of the above in the banking system of the republic creates the following advantages for banks included in the system, as well as system users, payers and recipients of funds: allows you to fully form a modern banking information and communication infrastructure; ensures continuity and transparency of payments; allows you to optimize and speed up settlements on correspondent accounts between commercial banks; ensures the level of accuracy and reliability of payments due to settlements between payers and recipients in real time; reduces the system costs of commercial banks and allows them to efficiently and efficiently use free funds on correspondent accounts; provides control and monitoring of data reliability at every stage; increasing the liquidity of banking services; allows individuals to transfer funds from one account to another in real time remotely through their account management systems; the ability to make money transfers between individuals in real time; an

opportunity for individuals to transfer funds from bank plastic cards and other deposit accounts to interest on credit accounts and loan repayment; the ability to implement software that allows you to settle transactions in the field of e-commerce via the Internet using bank plastic cards; within the framework of e-commerce, it is possible to pay for goods and services in real time through other deposit accounts.

The most important thing is that the country has formed the infrastructure of communal services communication networks (electricity, natural gas, special services, heat supply, water supply, etc.), which is an urgent problem in the country. In addition, the size, duration (in the form of year, month, day, hour, minute, second) and complete information about each utility payer is recorded in electronic journals. Payers will be able to track the history of payments for each utility service in real time from their personal accounts by sending an SMS notification to the Internet or to mobile phones. This ensures the reliability and transparency of payments.

In addition, the Central Bank issued regulations «On the Central Bank of the Republic of Uzbekistan», «On informatization», «On electronic document management», «On electronic digital signature», «On electronic payments», «On electronic commerce». Laws of the Republic of Uzbekistan «On e-government», «On the register of pledge» and «On transparency of state bodies", the President of the Republic of Uzbekistan dated March 21, 2012 No. PP-1730 "Implementation of modern information and communication technologies» on measures for the further development of the National information – communication system of the Republic of Uzbekistan No. PP-1989 dated June 27, 2013 and No. PP-2344 dated May 6, 2015 "On measures to further improve the financial stability of the Republic of Uzbekistan." banks and the formation of a resource base for this, the Concept for the introduction and development of modern information and communication technologies in the activities of the Central Bank of the Republic of Uzbekistan from 2016 to 2018 was developed.

In short, our banks are working on further reforming the banking system, which is the lifeblood of the country's economy, to increase its stability, priorities for achieving high international ratings and the introduction of modern cashless payment mechanisms with extensive use of information and communications. technologies. bringing quality services to customers, payment discipline and culture to a new level, also has a positive impact on strengthening the development of all sectors of the economy.

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