

COLLECTION

Innovation, integration and modern
problems in the scientific activities of young
researchers and students: theory and
practice

www.d-pressa.com

31
MARCH



Jizzakh, Uzbekistan

MINISTRY OF HIGHER EDUCATION, SCIENCE AND INNOVATION OF
THE REPUBLIC OF UZBEKISTAN

JIZZAKH BRANCH OF THE NATIONAL UNIVERSITY OF UZBEKISTAN
NAMED AFTER MIRZO ULUGBEK

SCIENTIFIC JOURNAL OF SCIENCE TECHNOLOGY & DIGITAL FINANCE
JOURNAL OF INTERNATIONAL SCIENCE NETWORKS

Innovation, integration and modern problems in the scientific activities of young
researchers and students: theory and practice collection of materials of the
international scientific and practical conference on the topic

(March 31, 2026)

Jizzakh-2026

Innovation, integration and modern problems in the scientific activities of young researchers and students: theory and practice – Jizzakh: Department of economics and tourism of Jizzakh branch of the national university of Uzbekistan named after Mirzo Ulugbek, March 31, 2026, 990 pp.

Editors in charge: Ass.prof. Soy M.P.

In the collection of materials of the conference, the role and role of Science, Education and production in the era of globalization, the pressing problems of the issues of interaction of these processes, feedback on their solutions were presented by mature specialists of the field.

In addition, research on the scientific and practical topic, carried out in the economics, Exact Sciences, Natural Sciences and socio-humanities during the globalization period, information is presented in the scientific and practical fields, which includes the latest innovative technologies in the fields of production.

It can be argued that this collection is one of the specific intersections of current thoughts and innovative ideas of the world of science. This scientific and practical conference was actively attended by professors and scientific researchers engaged in scientific research in Uzbekistan and foreign countries. In increasing the position of the scientific and practical conference, the professors and teachers of domestic and foreign higher educational institutions made a significant contribution.

Professors and teachers of foreign higher educational institutions who actively participated in the work of the conference made a worthy contribution to the high level of interaction with scientists of our country. The processes of international cooperation with foreign countries and exchange with them in the field of Science in the era of globalization have a positive effect on the development of Higher Education, the fields of Science and production. The materials of this conference are special in that they include a wide range of research, from theoretical developments to practical solutions, demonstrating the diversity of approaches and directions in this area.

In conclusion, it should be noted that this scientific and practical conference will be a very useful collection for everyone who is interested in modern research in the fields of further development of Higher Education, Science, Education and production in the era of globalization. The authors are responsible for the content and quality of the articles and abstracts included in the collection.

MA'LUMOTLAR TAHLILI VA MOLIVAVIY TAHLILDA MICROSOFT EXCEL DASTURINING AHAMIYATI

Saitov Sirojiddin

O'zMU Jf "Iqtisodiyot va turizm" kafedrasida o'qituvchisi
sirojiddin_saitov1987@mail.ru

Madina Eshboyeva

O'zMU Jf iqtisodiyot yo'nalishi 2-kurs 233-guruh talabasi
Email: Madinaeshboyeva885@gmail.com

Annotatsiya: Raqamli iqtisodiyot sharoitida ma'lumotlarni tahlil qilish va moliyaviy qarorlarni ilmiy asoslash iqtisodiy faoliyat samaradorligini oshirishning muhim omillaridan biri hisoblanadi. Zamonaviy tashkilotlar katta hajmdagi ma'lumotlar bilan ishlashga majbur bo'lganligi sababli data analytics va financial analytics vositalarining ahamiyati tobora ortib bormoqda. Ushbu jarayonda Microsoft Excel dasturi ma'lumotlarni yig'ish, qayta ishlash, statistik tahlil qilish hamda moliyaviy ko'rsatkichlarni hisoblash uchun keng qo'llaniladigan universal analitik platforma sifatida namoyon bo'ladi. Mazkur maqolada Excel dasturining data analytics va moliyaviy tahlil sohasidagi ahamiyati, uning asosiy analitik funksiyalari hamda iqtisodiy qarorlar qabul qilishdagi roli tahlil qilinadi. Shuningdek, Excel dasturida VLOOKUP, Pivot Table va regressiya tahlili kabi vositalardan foydalanish orqali iqtisodiy ma'lumotlarni chuqur tahlil qilish imkoniyatlari yoritiladi. Tadqiqot natijalari Excel dasturi iqtisodiy tahlil jarayonlarini avtomatlashtirish, moliyaviy ko'rsatkichlarni tez va aniq hisoblash hamda biznes qarorlarining sifatini oshirishda muhim ahamiyatga ega ekanligini ko'rsatadi.

Kalit so'zlar: Microsoft Excel, data analytics, financial analytics, biznes analitika, moliyaviy tahlil, pivot table, regression analysis, iqtisodiy tahlil

Zamonaviy iqtisodiyot sharoitida ma'lumotlar iqtisodiy faoliyatning eng muhim strategik resurslaridan biriga aylangan. Raqamli iqtisodiyot rivojlanishi natijasida tashkilotlar faoliyatida katta hajmdagi ma'lumotlar shakllanmoqda va ushbu ma'lumotlarni samarali tahlil qilish iqtisodiy boshqaruvning muhim elementiga aylanmoqda. Ayniqsa, global iqtisodiy tizimda raqobat kuchayib borayotgan sharoitda korxonalar o'z faoliyatini aniq ma'lumotlarga asoslangan holda boshqarishi zarur. Shu sababli data analytics va financial analytics zamonaviy iqtisodiyotning eng muhim yo'nalishlaridan biri sifatida shakllanmoqda. Data analytics ma'lumotlarni yig'ish, qayta ishlash, tahlil qilish va natijalarni vizual tarzda taqdim etish jarayonlarini o'z ichiga oladi. Financial analytics esa moliyaviy ma'lumotlarni tahlil qilish orqali korxonada faoliyatining samaradorligini baholash va kelajakdagi moliyaviy qarorlarni asoslashga xizmat qiladi [1]. Ushbu jarayonlarda Microsoft Excel dasturi eng ko'p qo'llaniladigan analitik vositalardan biri hisoblanadi. Excel dasturi o'zining oddiy interfeysi, keng funksional imkoniyatlari va moslashuvchanligi sababli iqtisodiyot va moliya sohasida keng tarqalgan. Excel

yordamida ma'lumotlarni tartibga solish, statistik tahlil o'tkazish, moliyaviy ko'rsatkichlarni hisoblash hamda prognozlar tuzish mumkin. Shu sababli Excel nafaqat oddiy elektron jadval dasturi, balki biznes analitika uchun muhim platforma sifatida ham qaraladi [2].

Data analytics jarayonida Excel dasturi katta hajmdagi ma'lumotlarni qayta ishlash imkonini beradi. Masalan, korxonada faoliyatida sotuv hajmi, ishlab chiqarish xarajatlari, foyda ko'rsatkichlari, mijozlar soni va boshqa iqtisodiy ma'lumotlar doimiy ravishda yig'ilib boradi. Ushbu ma'lumotlarni qo'lda tahlil qilish juda murakkab va vaqt talab qiladigan jarayon hisoblanadi. Excel dasturi yordamida esa ushbu ma'lumotlar tezkor tarzda qayta ishlanadi va tahlil qilinadi. Masalan, Pivot Table funksiyasi katta hajmdagi ma'lumotlarni umumlashtirish va tahlil qilish uchun keng qo'llaniladi. Pivot Table yordamida ma'lumotlar turli mezonlar bo'yicha guruhlanadi va natijalar qisqa vaqt ichida olinadi. Bu esa menejerlarga iqtisodiy jarayonlarni tezroq tushunish va tegishli qarorlar qabul qilish imkonini beradi.

Excel dasturining yana bir muhim funksiyasi VLOOKUP formulasi hisoblanadi. Ushbu formula turli jadvallardagi ma'lumotlarni bir-biri bilan bog'lash imkonini beradi. Masalan, korxonada sotuv ma'lumotlari alohida jadvalda, mahsulot narxlari esa boshqa jadvalda saqlanishi mumkin. VLOOKUP formulasi yordamida ushbu ma'lumotlar avtomatik tarzda birlashtiriladi va umumiy tahlil o'tkazish mumkin bo'ladi. Bu esa ma'lumotlarni qayta ishlash jarayonini sezilarli darajada tezlashtiradi.

Moliyaviy tahlil jarayonida Excel dasturining ahamiyati ayniqsa yuqori. Korxonada faoliyatini baholashda turli moliyaviy ko'rsatkichlar hisoblanadi va bu jarayon ko'pincha Excel yordamida amalga oshiriladi. Masalan, investitsiya samaradorligini baholashda ROI (Return on Investment), aktivlar rentabelligini aniqlashda ROA (Return on Assets) hamda kapital rentabelligini aniqlashda ROE (Return on Equity) ko'rsatkichlari Excel formulalari orqali tez hisoblab chiqiladi. Bundan tashqari, Excel dasturi yordamida pul oqimlarini tahlil qilish, moliyaviy prognozlar tuzish hamda investitsiya loyihalarining samaradorligini baholash mumkin. Xususan, Excel dasturida NPV (Net Present Value) va IRR (Internal Rate of Return) kabi moliyaviy funksiyalar mavjud bo'lib, ular investitsiya loyihalarining iqtisodiy samaradorligini aniqlash imkonini beradi [3].

Excel dasturining yana bir muhim analitik imkoniyati regressiya tahlilidir. Regression analysis iqtisodiy jarayonlar o'rtasidagi bog'liqlikni aniqlash imkonini beradi. Masalan, reklama xarajatlari va sotuv hajmi o'rtasidagi bog'liqlikni regressiya tahlili orqali aniqlash mumkin. Excel dasturining Data Analysis ToolPak funksiyasi yordamida regressiya tahlilini tez va aniq bajarish mumkin. Ushbu tahlil natijalari asosida korxonalar marketing strategiyasini takomillashtirish va sotuv hajmini oshirish imkoniyatiga ega bo'ladilar [4].

Quyidagi jadval data analytics jarayonida Excel dasturining asosiy funksiyalarini ko'rsatadi:

Excel funksiyasi	Qo'llanish sohasi	Analitik natija
Pivot Table	katta ma'lumotlarni umumlashtirish	tezkor statistik tahlil

VLOOKUP	turli jadvallarni bog‘lash	ma’lumotlarni avtomatik integratsiya
Regression	iqtisodiy bog‘liqliklarni aniqlash	prognoz va trend tahlili
NPV / IRR	investitsiya loyihalarini baholash	moliyaviy samaradorlik tahlili
Charts	vizual analitika	iqtisodiy ko‘rsatkichlarni grafik ko‘rinishda tahlil

Excel dasturining iqtisodiyotdagi ahamiyati O‘zbekiston amaliyotida ham yaqqol ko‘rinadi. So‘nggi yillarda mamlakatimizda raqamli iqtisodiyot rivojlanishi natijasida korxonalarda ma’lumotlarni elektron shaklda boshqarish tizimlari keng joriy etilmoqda. Xususan, ko‘plab korxonalar moliyaviy hisobotlarni tahlil qilish, xarajatlarni rejalashtirish va investitsiya samaradorligini baholashda Excel dasturidan foydalanmoqda. Tijorat banklarida kredit portfelini tahlil qilish, risklarni baholash hamda moliyaviy prognozlar tuzishda ham Excel dasturi muhim vosita sifatida qo‘llanilmoqda [5].

Shuningdek, Excel dasturi iqtisodiyot va moliya yo‘nalishidagi ta’lim jarayonida ham muhim o‘rin tutadi. Talabalar Excel yordamida data analytics asoslarini o‘rganadilar va iqtisodiy modellashtirish jarayonlarini amaliy ravishda bajaradilar. Bu esa kelajakdagi iqtisodchi va moliyachilarning analitik fikrlash qobiliyatini rivojlantirishga xizmat qiladi.

Xulosa qilib aytganda, Microsoft Excel dasturi zamonaviy iqtisodiyotda data analytics va financial analytics sohalarining ajralmas qismiga aylangan. U katta hajmdagi ma’lumotlarni qayta ishlash, iqtisodiy ko‘rsatkichlarni tahlil qilish, moliyaviy prognozlar tuzish hamda investitsiya qarorlarini asoslashda muhim ahamiyatga ega. Shu sababli Excel dasturidan samarali foydalanish iqtisodiyot va moliya sohasidagi mutaxassislar uchun muhim kasbiy kompetensiyalardan biri hisoblanadi.

Foydalanilgan adabiyotlar

1. Higgins R. Analysis for Financial Management. – New York: McGraw-Hill, 2021.
2. Abdulkarimov I. Iqtisodiy tahlil asoslari. – Toshkent: Fan va texnologiya, 2018.
3. Qosimov B. Moliyaviy menejment. – Toshkent: Iqtisodiyot nashriyoti, 2015.
4. Winston W. Microsoft Excel Data Analysis and Business Modeling. – Microsoft Press, 2016.
5. Brealey R., Myers S., Allen F. Principles of Corporate Finance. – New York: McGraw-Hill, 2020.
6. Madina, E. (2025). MAMLAKAT INNOVATSION SALOHİYATI. FORMATION OF PSYCHOLOGY AND PEDAGOGY AS INTERDISCIPLINARY SCIENCES, 4(40), 197-201.
7. Eshboyeva, M. (2024, December). BARQAROR RIVOJLANISHNI TA'MINLASHDA" YASHIL IQTISODIYOT" NING O'RNI: <https://doi.org/10.26907/2541-7713.2024.40.197-201>.

- org/10.5281/zenodo.14564325. In International scientific and practical conference (Vol. 1, No. 2, pp. 162-165).
8. Utayevna, O. R. N. (2024). ENSURING SUSTAINABLE DEVELOPMENT WITH THE IDEA OF "GREEN ECONOMY". INNOVATION IN THE MODERN EDUCATION SYSTEM, 5(47), 211-214.
 9. Toshboyev, B. (2020). The impact of changing paradigms in the national mentality on the education of the individual. Архив Научных Публикаций JSPI.
 10. Bo'ltakov, S. (2025, November). O 'ZBEKISTONDA BALIQCHILIKNI RIVOJLANTIRISHNING IQTISODIY ISTIQBOLLARI. In *Scientific practical conference* (Vol. 1, No. 1, pp. 565-567).
 11. Saitov S., Asrayev S. MECHANISMS FOR INCREASING EMPLOYMENT THROUGH THE DEVELOPMENT OF SOCIAL ENTREPRENEURSHIP //Scientific practical conference. – 2025. – Т. 1. – №. 1. – С. 335-339.
 12. Saitov S. et al. ZAMONAVIY FILOLOGIYA FANLARIDAGI DOLZARB MASALALAR //Scientific practical conference. – 2025. – Т. 1. – №. 1. – С. 419-422.
 13. Eshboyeva M., Eshboyev T., Saitov S. GREEN ECONOMY AS THE FOUNDATION OF SUSTAINABLE DEVELOPMENT: GLOBAL PERSPECTIVES AND NATIONAL STRATEGIES //Scientific practical conference. – 2025. – Т. 1. – №. 1. – С. 235-238.
 14. Saitov S. et al. O 'ZBEKISTONDA SANOAT KORXONALARIDA INVESTITSION FAOLIYATNI RAG 'BATLANTIRISH YO 'NALISHLARI //Новости образования: исследование в XXI веке. – 2025. – Т. 3. – №. 33. – С. 728-730.
 15. Saitov S. et al. SANOAT KORXONALARIDA INVESTITSION FAOLIYATINI TAKOMILLASHTIRISHNING ILMIY-NAZARIY ASOSLARI //Новости образования: исследование в XXI веке. – 2025. – Т. 3. – №. 33. – С. 731-733.
 16. Eshboyeva M., Eshboyev T., Saitov S. GREEN ACCOUNTING IN UZBEKISTAN: SUSTAINABILITY AND INTERNATIONAL FINANCIAL REPORTING STANDARDS //Scientific journals" D-PRESS SERVICES". – 2025. – Т. 1. – №. 7. – С. 88-91.
 17. Saitov S., Nuraliyeva S. BOZOR IQTISODIYOTIDA PSIXOLOGIK BOSHQARUV SHAKLLARI //Scientific practical conference. – 2025. – Т. 1. – №. 1. – С. 447-452.
 18. Axrorov E., Saitov S. O'ZBEKISTONDA ISHSIZLIK DARAJASINI KAMAYTIRISH VA YANGI ISH O 'RINLARINI YARATISH //Scientific practical conference. – 2025. – Т. 1. – №. 1. – С. 136-140.
 19. Nasrullayeva S., Saitov S. RAQAMLI TEXNOLOGIYALAR ASRIDA SUN'IY INTELLEKTNING JAMIYAT RIVOJI, INSON FAOLIYATI VA IJTIMOY-IQTISODIY JARAYONLARDAGI O 'RNI //Scientific practical conference. – 2025. – Т. 1. – №. 1. – С. 105-108.
 20. Saitov S. Barqaror Iqtisodiyotni Ta'minlashda Soliq Siyosatining Samaradorligi //Green Economy and Development. – Т. 3. – №. 12. – С. 668436.