

## **The Mechanism of Increasing the Quality of Training of Specialists for the Banking Sphere: Regional Aspect, Problems and Possible Ways of Their Solutions in the Case of COVID 19**

**HaydarovZohir**

Samarkand Institute of Economics and Service Uzbekistan.

**Abstract-** This article discloses the issues of improving the relationship between students and teachers in the process of obtaining knowledge, improving the mechanism for attracting teachers - practitioners to the educational process, improving the mechanism for passing industrial (banking) practice for students, stimulating the successful study of a student-future specialist, increasing the level of knowledge and productive activity of newly hired specialists, improvement of methods of technical training in commercial banks.

**Keywords---**The System and Level of Training of qualified specialists, The Relationship between students and teachers in Obtaining Knowledge and Qualifications, The Mechanism for Attracting Practitioners to the Educational Process, The Mechanism for Passing Practical Training for students, The Knowledge and Productivity of Newly Hired Specialists, The Mechanism for the Formation and use of the fund for Training, Methods of Technical Training in Commercial Banks.

### **INTRODUCTION**

As the role of the banking sector in the development of the regional economy increases, the requirements for the level of training of qualified specialists working in this area are increasing. At the same time, the quality of training specialists for the industry is not adequate to the requirements of the employer, which in our opinion ultimately leads to problems of their employment, especially of university graduates. Timely solution of these problems by improving quality is possible only on the basis of improving the system of training specialists.

### **Literature Review**

In the existing literatures, E.G. Dadayan - models of educational activity [1], O.B. Dautova - educational innovative technologies [2], V.O. Evseeva are considered. - business games for the formation of economic competencies [3], Sulyak V.B. - the mechanism of integration of science and education [4], Lavushkina F.V. - personnel policy from the position of personnel audit [5], S.P. Agapova, N.A. Efimenko, N.I. Lobkovskaya, Zh.S. Rogacheva, I.A. Ukhalina. - the place of higher education in the strategy of ensuring the economic security of the state and business [6], a newsletter studied the experience of international higher education [7], V.I. Baidenko. - the main trends in the development of higher education (global and Bologna dimensions) [8].

However, they do not consider or investigate the problems of improving the quality of training of specialists in higher educational institutions and post-university advanced training for the banking sector in regional conditions. Some regional aspects of this problem are considered in the articles of Ernazarov O.E., KhaidarovZ.Sh. and Dodiev F.U. [9, 10, 11, 12, 13].

## RESEARCH METHODOLOGY

In presenting this article, methods of analysis, the comparative method, normative methods, methods of averages, index methods, inductive and deductive methods, methods of abstraction and specifics were used.

## ANALYSIS AND RESULTS

The problems of improving the quality of training specialists for the banking sector, in our opinion, can be as follows:

- Improving the relationship between students and teachers on the basis of increasing the interest of the parties to the level and quality of the lessons, as well as in the high-quality acquisition of knowledge and qualifications of specialists;
- Improvement of the mechanism for attracting teachers - specialists from practice and the maximum approximation of the educational process to practice;
- Improving the quality of training of specialists on the basis of improving the mechanism of passing industrial (banking) practice for students;
- Stimulating the successful study of a student - a future specialist, at the institute, based on the formation of a mechanism for linking the average score for assessing the knowledge of graduates obtained during the period of study at the university with the actual wages of young specialists in commercial banks;
- Increasing the level of knowledge and productivity of newly hired specialists on the basis of short-term adaptation courses in banking training centers of the republic;
- Improvement of the education system based on training specialists at the request of commercial banks;
- High-quality training of specialists for the banking sector based on the creation of an effective mechanism for the formation and use of a fund for personnel training;
- Advanced training of specialists in the banking sector on the basis of improving methods of conducting technical training in commercial banks.

One of the ways to improve the quality of training of specialists is to improve the relationship between students and teachers. In our opinion, these relations should be built in such a way that both parties are interested in the quality conduct of training sessions. The student should be able to assess the quality of each lesson conducted, and the results of the assessment should be communicated to the teacher. To do this, it is necessary at each lesson to provide students with checklists, on which they assess the level of the lecture and seminar classes of the teacher on a five-point system according to three indicators: the level of knowledge of the topic and the teacher's experience; clarity of presentation of the topic; the degree of clarity of a lecture or a seminar to students.

The headman of the group submits the results of the surveys to the educational part of the institute for entering into the computer database. In the educational part of the institute, these data are processed, and at the end of the month, the average score is displayed, which is used as an adjustment coefficient for the salaries of teachers. For example, if the average grade received by the teacher based on the results of the lessons held per month is 4, then the teacher will receive 80% of the salary established in accordance with the institute's tariff scale. This, on the one hand, will be a strong incentive for improving the level of knowledge, pedagogical skills of teachers, on the other hand, the demand of teachers for students' knowledge as a result of their work will increase.

The funds saved from teachers' salaries can be used to form an economic incentive fund to improve the quality of lectures and seminars conducted by teachers. The mechanism for using this fund, in our opinion, should be carried out as follows.

It would be advisable to establish salary allowances for teachers in the form of coefficients from 1 to 2 units. The criterion for establishing salary increments can be the quality of the lectures and seminars, when the monthly average grade of the assessment of the level of occupation will be 5.0 units. In this case, the markups are increased monthly by 0.2 points for ten months and are brought to the level of the coefficient of 2.0 units. If the quality of classes is constantly adhered to at a high level, then this ratio will remain unchanged. If the average score falls below 5 points, the bonus is canceled.

This would be a strong incentive to improve the level and quality of classes for the teachers of the institute.

On the other hand, those teachers of the institute who cannot get the necessary average points based on the results of their own lectures and seminars, as well as the corresponding allowances to their wages, will gradually be forced to leave the institute to find work in practice in the relevant areas of the economy.

Thus, high-level professionals will work in higher educational institutions and thus the quality of lectures and seminars will be increased.

An important factor in improving the quality of teaching is the involvement of teachers - specialists from practice in the educational process. Therefore, it is necessary for the management of universities, when forming the teaching staff, to maintain a certain ratio between theoretical teachers from the institute and teachers from practice. Our observations show that at the first stage, this ratio must be set for the institute at the level of 9: 1, that is, for 9 theoreticians, there should be at least one teacher from production.

In the future, depending on the needs of the higher educational institution, this ratio can be changed. The change in this ratio (the starting point should start with a ratio of 9 to 1) should have optimal limits, that is, it should not exceed, in our opinion, the ratio of 50:50, i.e. for 50 theoretical teachers from the institute, there should eventually be 50 practicing teachers.

In order to increase the flow of professional professionals with experience from production to educational institutions, it is necessary for bank employees who have decided to teach at the institutes part-time, to establish a bonus of 50% to their wages received at the bank. The bonus can be financed from the funds of the banking system personnel training fund, created under the Association of Commercial Banks of the Republic of Uzbekistan. The specified amount must be excluded from the taxable income base of the bank.

Each practicing teacher, along with academic theorists from the institute, should develop their own curriculum, taking into account the requirements of banking practice and approved exemplary curricula for higher education, with which he could participate in the competition: "Best Curriculum". A teacher who successfully passes this competition receives the right to teach within the walls of a higher educational institution.

Wage supplements can be a strong incentive. Salary allowances for teachers from practice in universities should be financed from a special non-budgetary fund of the Ministry of Higher Education of the Republic of Uzbekistan. An off-budget fund can be created by reducing budgetary allocations to ineffective areas of activity of the Ministry of Higher Education. For each involved teacher-practitioner from production, in our opinion (due to the reduction of the theoretical teacher) from the above-mentioned fund, additional funds in the amount of 100 minimum salaries should be transferred to the institute's budget (to stimulate this process), which will be sent to the economic incentive fund the quality of lectures and seminars by the teachers of the institute. The mechanism for using this fund is set out above in paragraph 1 of this scientific article.

Assistants of the department should be assigned to practicing teachers to serve their lectures and seminars. Together with the assistants of the department, they can produce educational, methodological, visual aids, lecture courses. In addition, teachers-practitioners

can successfully carry out contractual, research and development work and bring the institute additional monetary income, and thereby contribute to the integration of science, educational process and practice.

Thus, theoretical training will be as close to practice as possible. This will lead to the fact that students' interest in the classes will increase, since the classes will be based on real examples from practice. Theoretical teachers from the institute will have an incentive to find employment in the real sector of the economy (in banks or in other sectors of the economy).

Another important stage in improving the quality of training of specialists is the process of passing students - industrial practice in commercial banks.

In order to improve the quality of practical training on the part of students, in our opinion, it is necessary from all regional (branches) banks to select those banks that are exemplary for students to undergo practical training on the position of the maximum volume indicators of the bank, differences in the form of ownership (there must be both private and state and joint-stock and branches of banks with the participation of foreign capital), the presence of experienced specialists with work experience in banks, the availability of places and training facilities for trainees.

To do this, higher educational institutions should, together with the regional divisions of the Central Bank, determine the criteria and select those branches of banks that are a model for the high-quality passing of pre-graduation practices of students.

After the selection of bank branches for students' internship, it is necessary to conclude a tripartite agreement on joint activities between the institute, the bank branch and the regional division of the Central Bank, where all the conditions for high-quality undergraduate internship by students should be agreed. All conditions must be worked out from the standpoint of the interest of all parties, as well as the interest of the tandem: student - mentor in the bank (supervisor from practice) and scientific supervisor from the institute.

In the agreement on joint activities, in our opinion, it should be indicated that in practice (at the place of practice) in banks, it is purposeful for the heads of students to pay an additional 20% to their basic salary according to the staffing table. At the same time, no more than 3 students - trainees should be assigned to one leader. In addition, internship management activities should be consistent with the internship management program for students. At the same time, it would be advisable for students to undergo practical training in the bank that pays for their studies, and after graduation, the specialist will work in this bank.

When passing an internship in a bank, the result of practical banking research of student trainees should be discussed in the department of the bank where the internship took place and an appropriate conclusion made on the practical conclusions made by students and recommendations for the development of the bank. At the same time, in our opinion, there should be an interest of the employees of the bank department in the form of incentives in the form of a 5% bonus to the wages of employees of the bank department with active participation in the discussion of the results of practical research of student interns.

If there is income from the implementation of the recommendation of students - trainees, then you can document all this and stimulate the student - trainee in the form of 1% - from the received (expected) income from the results of the implementation of this proposal.

One of the important directions of improving the efficiency of the education system is training specialists at the request of the bank. The contract between the university and the bank must be concluded for the training of a specific specialist. The contract must indicate the consent of the students' parents for all the terms of the contract. The terms of the contract must include the clause that in his free time a student can visit the bank at any time free from class. The contract for the student's education is paid by a commercial bank. This fee should be paid, in our opinion, by banks annually for four years of study, from the funds of the

bank's personnel training fund. These funds of the bank will subsequently pay off at the expense of income earned by the specialist during his work in the bank.

In accordance with the contract, after graduation, a graduate student will be guaranteed a job as a future specialist by a commercial bank.

In this case, investments in personnel training in the banking sector will be an effective incentive for high-quality study at the institute and effective work in practice. In order to increase the incentive for a student's successful study at the institute, it is necessary, along with a diploma of graduation from a higher educational institution and annexes to it, to issue a certificate, which indicates the average score of the graduate's knowledge gained during the period of study at the institute. This point is needed in the future to determine the ratio of the actual received wages of young specialists in commercial banks. The coefficient can be used within 3 years of work of a young specialist.

Thus, it is possible to stimulate the successful study of a student-future specialist at the institute. For example, if the average mark of a specialist, obtained as a result of his studies at the institute, is 4 points on a five-point system, then he will receive 80% of the salary established according to the staffing table of a commercial bank. These conditions must be entered in the agreement concluded between commercial banks and institutes when paying for paid student study contracts. With this system, the savings can be credited to the training fund of commercial banks at the Association of Banks of the Republic of Uzbekistan.

An important factor in increasing the level of knowledge and productivity of banking specialists can be the organization of adaptation training for newly hired specialists (two weeks) in banking training centers of the republic. The source of payment for the training of specialists can be the training fund created under the Association of Banks of the Republic of Uzbekistan.

This path should be an urgent part of the banking strategy of commercial banks of the Republic of Uzbekistan. Thus, it is possible to reduce the risk of ignorance of banking professionals and thereby reduce the banking risk as a whole to a minimum.

The next important factor in the quality training of specialists for the banking system is the creation of an effective mechanism for the formation and use of the fund for personnel training.

It would be advisable, in our opinion, for commercial banks to deduct 0.5 percent of the bank's net profit for the formation of a training fund annually (as well as retraining and advanced training). The personnel training fund should be formed under the Association of Banks of the Republic of Uzbekistan.

It is necessary to develop a regulation on the formation and use of the personnel training fund from the position of those practical proposals that were set out above in paragraphs 2,3 and 4. This fund would be an important incentive for the implementation of innovative technologies in the field of personnel training in the banking sector. Moreover, this fund would contribute to the constant and systematic improvement of the professional knowledge and qualifications of banking specialists, increasing the interest of banks in the training of highly qualified personnel.

Thus, the tasks of the fund for training personnel in the banking sector are, firstly, to ensure high-quality and effective passage of students of industrial pre-diploma practice in the banking sector; secondly, effective stimulation of banking specialists in attracting them to teaching within the walls of higher educational institutions; third, providing incentives for banking professionals, university teachers and student trainees in research development in the banking sector and putting these results into practice.

An important condition for advanced training of specialists in the banking sector is the high-quality implementation of the instructions of the Central Bank on technical training in

commercial banks. In our opinion, technical studies in commercial banks should be divided into two parts.

The first part, this, is the technical training that can be carried out daily within 40-45 minutes at the expense of working time by heads of departments in commercial banks, working through those instructional materials that are periodically received by bank branches from various divisions of the Central Bank or from the parent bank. These documents are an addition or change to the basic guidance material for commercial banks.

It would be advisable to conduct the second part of technical studies with the invitation of teachers of higher educational institutions, academic economists specializing in the field of banking. At the same time, those instructional documents that have been issued in a new edition in the banking sector are being worked out, studied for implementation in banking practice. In this case, the benefit from an invited specialist with experience will lie in the fact that from the position of new guidance materials, the existing established banking practice is viewed and their discrepancies with the new requirements are identified and measures are determined to introduce a new procedure and mechanism of their action.

It should be noted that in both cases, when conducting technical studies, it would be advisable to stimulate those who conduct technical studies with a salary supplement of 30% to the salary from the training fund for the banking sector. At the same time, academic economists in banking should be invited on the basis of a service agreement concluded between a commercial bank and an institution.

When determining the amount of the contract, it is necessary to proceed from a 30% bonus to the salary of a teacher from the institute leading technical studies in a commercial bank, plus the institute's overhead costs, taking into account the hours spent for practical classes with banking specialists.

In addition, on the same conditions, it is possible to conduct classes on the study of the monetary policy of the Central Bank of the Republic of Uzbekistan, as well as banking strategy and in various areas of the banking policy of commercial banks. (credit, interest, customer, monetary, etc. policies of a commercial bank).

## CONCLUSION/RECOMMENDATIONS

The following conclusions have given in overcoming the existing problems in improving the quality of training for the banking sector:

1. The relationship between students and teachers should be built in such a way that the student should be able to assess the quality of each lesson on the basis of a five-grade system for three indicators, and the results of the assessment should be brought to the attention of the teacher and this is more used as a correcting coefficient to the teacher's salary.
2. The management of universities, when forming the teaching staff, maintain a certain ratio between teachers from practice to the ratio at the first stage to set at the level of 9: 1, followed by bringing this ratio without going out of necessity 50:50. It is advisable for teachers from practice to establish a surcharge of 50% to their wages received in the bank at the expense of the personnel training fund. Thus, theoretical training will be as close to practice as possible, since lessons will be based on real-life examples from practice.
3. In order to improve the quality of practical training on the part of students, it is necessary to select those branches of banks that are a model for high-quality passing of pre-graduation practice of students and work out in a tripartite agreement on joint activities: positions of all interested parties: student - supervisor from practice and scientific supervisor from the institute.

It is advisable for the supervisor of students from practice (at the place of practice) in banks to pay an additional 20% to his basic salary at the expense of the personnel training fund. The



results of practical banking research of students - trainees should be discussed and appropriate conclusions made on the practical conclusions made by students and recommendations for the development of the bank. If there is additional income from the introduction of the recommendation of students - trainees, then it is necessary to stimulate them once from the volume of the received effects in percentage terms.

4. In order to increase the incentive for the successful study of the student (future specialist) at the institute, it is necessary, along with a diploma of graduation from a higher educational institution and annexes to it, to issue a certificate, which indicates the average score of the graduate's knowledge assessment obtained during the period of study within the walls of the institute ... This point is needed in the future to determine the salary ratio of young specialists in commercial banks during the 3 years of their initial work. In order to increase the productivity of banking specialists, it is necessary to organize adaptation training for newly hired specialists.

5. To implement innovative technologies in the field of personnel training in the banking sector, it is necessary to create an effective mechanism for the formation and use of a personnel training fund (taking into account the above proposals and recommendations) with annual deductions 0.5 percent of the bank's net profit.

6. An important condition for advanced training of specialists in the banking sector is the creation of an effective mechanism for conducting technical training in commercial banks, which must be divided into two parts. The first part, technical daily training at the expense of working time, is carried out by the chief specialists of the bank, in the form of a training audit, which must be stimulated by a salary increase at the expense of the bank's personnel training fund. The second part of the technical study should be carried out with the invitation of teachers of higher educational institutions, academic economists specializing in banking, who, from the standpoint of new banking products, review the existing banking practice and identify their discrepancies with new requirements and determine measures to introduce a new order and mechanism of their action. Thus, it is possible to ensure the reduction of the risk of ignorance of banking specialists and thereby reduce the banking risk as a whole to a minimum.

The above proposals and recommendations for improving the quality of training of specialists in the banking sector should be included in the bank's development strategies.

Thus, we consider it expedient to initially introduce the aforementioned proposals on the problems of improving the quality of training of specialists into the system of training specialists for the banking sector. If positive results are obtained, it is necessary to disseminate and use this experience for training specialists and for other sectors of the regional economy.

## REFERENCES

- [1] Dadyan E.G. In search of new models of the financial market and educational activities: Monograph / Dadyan EG. - Moscow: University textbook, Research Center INFRA-M, 2015;
- [2] Dautova O.B. Educational communication: traditional and innovative technologies: teaching method. manual / O.B. Dautova. - St. Petersburg: KARO, 2018;
- [3] Evseev V. O. Business games for the formation of economic competencies: textbook / V.O. Evseev. - Moscow: University textbook: INFRA-M, 2011;
- [4] Research Universities of the USA: Mechanism of Integration of Science and Education / Institute of the USA and Canada, RAS; Ed. V.B. Supyan. - Moscow: Master, 2009;
- [5] Levushkina S. V. Personnel policy and personnel audit of organizations: textbook / comp. S.V. Levushkin; Stavropol state agrarian un-t. - Stavropol, 2014;

- [6] The place of educational institutions of higher education in the strategy of ensuring the economic security of the state and business. S.P. Agapova, N.A. Efimenko, N.I. Lobkovskaya, Zh.S. Rogacheva, I.A. Ukhalina. Global Nuclear Safety, No. 3 (32) 2019. pp. 119-126;
- [7] International higher education. Center for the Study of International Higher Education at Boston College (USA). Newsletter <http://www.bc.edu/research/cihe>;
- [8] The main trends in the development of higher education: global and Bologna dimensions / Under scientific. ed. Dr. ped. Sciences, Professor V.I. Baidenko.- M.: Research Center for the Problems of the Quality of Training of Specialists, 2010. - 352 p.;
- [9] Khaidarov Z.Sh. Determination of specific features and factors influencing the process of implementation of international requirements and standards in commercial banks of the Republic of Uzbekistan. "Science in the modern world" issue 2 (47) (February 20, 2020) Kiev 2020. Multi-disciplinary scientific journal "Archivarius";
- [10] Z. Haydarov. Distinctive Peculiarities And Factors Influencing The Process Of Implementation Of International Requirements In The Management Of Banks Of The Republic Of Uzbekistan. International Journal of Research Available at <https://edupediapublications.org/journals>;
- [11] The banking sector's response to COVID-19. Briefing for clients. 2020. Pricewaterhouse Coopers International Limited (PwCIL) [www.pwc.com](http://www.pwc.com);
- [12] Ernazarov O.E. Methods of Evaluating the Efficiency of Innovations in Industrial Enterprises. International Journal of Research– 2020. – Volume 07 – Issue 07. Available at <https://journals.pen2print.org/index.php/ijr>;
- [13] Dodiev F.U. Development of investment activities of banks in the context of post-pandemic. [www.journal.bfa.uz](http://www.journal.bfa.uz) II COH. March-April, 2020.
- [14] Bekchanov D; Kawakita H; Mukhamediev M; Khushvaktov S; Juraev M. Sorption of cobalt (II) and chromium (III) ions to nitrogen- and sulfur-containing polyampholyte on the basis of polyvinylchloride /Polymers for Advanced Technologies 2021 <https://doi.org/10.1002/pat.5209>
- [15] Davron, B., Mukhtar, M., Nurbek, K., Suyun, X., Murod, J. Synthesis of a New Granulated Polyampholyte and its Sorption Properties. International Journal of Technology. Volume 11(4), pp. 794-803. ., (2020) <https://doi.org/10.14716/ijtech.v11i4.4024>
- [16] Mukhamediev, M.G., Bekchanov, D.Z. New Anion Exchanger Based on Polyvinyl Chloride and Its Application in Industrial Water Treatment. Russ J Appl Chem 92, 1499–1505 (2019). <https://doi.org/10.1134/S1070427219110053>
- [17] Mukhamediev, M.G., Auelbekov, S.A., Sharipova, Z.T. et al. Polymer complexes of gossypol and their antiviral activity. Pharm Chem J 20, 276–278 (1986). <https://doi.org/10.1007/BF00758817>
- [18] Ikramova, M.E., Mukhamediev, M.G., Musaev, U.N. Complexation of hydrazine- and phenylhydrazine-modified nitron fibers with iodine/ Plasticheskie Massy: Sintez Svoystva Pererabotka Primenenie, (12), crp. 41–45 (2004)
- [19] Gafurova, D.A., Khakimzhanov, B.S., Mukhamediev, M.G., Musaev, U.N. Sorption of Cr(VI) on the anion-exchange fibrous material based on nitron. Russian Journal of Applied Chemistry, 75(1), crp. 71–74, (2002)
- [20] Rustamov, M.K., Gafurova, D.A., Karimov, M.M. et al. Application of ion-exchange materials with high specific surface area for solving environmental problems. Russ J Gen Chem 84, 2545–2551 (2014). <https://doi.org/10.1134/S1070363214130106>



- [21] Bazarova D. Some problems of counteracting crimes related to laundering of illegal proceeds in Uzbekistan Journal of Advanced Research in Dynamical and Control Systems. Volume 11, Issue 7, 2019, Pages 873-885
- [22] Ismailova, Z., Choriev, R., Ibragimova, G., Abdurakhmanova, S., & Abdiev, N. (2020). Competent model of Practice-oriented education of students of the construction profile. Journal of Critical Reviews. Innovare Academics Sciences Pvt. Ltd. <https://doi.org/10.31838/jcr.07.04.85>
- [23] Ismailova, Z., Choriev, R., Musurmanova, A., & Aripjanova, M. (2020). Methods of training of teachers of university on advanced training courses. Journal of Critical Reviews. Innovare Academics Sciences Pvt. Ltd. <https://doi.org/10.31838/jcr.07.05.85>
- [24] Ismailova, Z., Choriev, R., Salomova, R., & Jumanazarova, Z. (2020). Use of economic and geographical methods of agricultural development. Journal of Critical Reviews. Innovare Academics Sciences Pvt. Ltd. <https://doi.org/10.31838/jcr.07.05.84>
- [25] Isakov, A., Tukhtamishev, B., & Choriev, R. (2020). Method for calculating and evaluating the total energy capacity of cotton fiber. IOP Conference Series: Earth and Environmental Science, 614(1), 012006
- [26] Davirov, A., Tursunov, O., Kodirov, D., Baratov, D., & Tursunov, A. (2020). Criteria for the existence of established modes of power systems. IOP Conference Series: Earth and Environmental Science, 2020, 614(1), 012039
- [27] Obidov, B., Choriev, R., Vokhidov, O., & Rajabov, M. (2020). Experimental studies of horizontal flow effects in the presence of cavitation on erosion-free dampers. IOP Conference Series: Materials Science and Engineering, 883(1), 012051
- [28] Khasanov, B., Choriev, R., Vatin, N., & Mirzaev, T. (2020). The extraction of the water-air phase through a single filtration hole. IOP Conference Series: Materials Science and Engineering, 2020, 883(1), 012206
- [29] Shokhrud F. Fayziev The problem of social stigma during a pandemic caused by COVID-19 International Journal of Advanced Science and Technology Vol. 29, No. 7, (2020), pp. 660-664 <http://sersc.org/journals/index.php/IJAST/article/view/13965/7188>
- [30] FayziyevShokhrudFarmonovich Medical law and features of legal relations arising in the provision of medical services. International journal of pharmaceutical research Volume 11, Issue 3, July - Sept, 2019 P. 1197-1200 doi:10.31838/ijpr/2019.11.03.088 <http://www.ijpronline.com/ViewArticleDetail.aspx?ID=11016>
- [31] Bryanskaya Elena, FayzievShokhrud, Altunina Anna, Matiukha Alena Topical Issues of an Expert Report in the Process of Proving in a Criminal Examination. International Journal of Engineering and Advanced Technology (IJEAT) ISSN: 2249 – 8958, Volume-9 Issue-1, October 2019 5345-5349 DOI: 10.35940/ijeat.A2946.109119 <https://www.ijeat.org/wp-content/uploads/papers/v9i1/A2946109119.pdf>
- [32] FayzievShokhrud (2019) Legal Aspects of Transplantology in the Republic of Uzbekistan. Systematic Reviews in Pharmacy, ISSN: 0976-2779, Vol: 10, Issue: 2, Page: 44-47 doi:10.5530/srp.2019.2.08 <http://www.sysrevpharm.org//fulltext/196-1575419211.pdf?1586863081>
- [33] Tulaganova, G. Some issues of observance of international legal norms of fight against legalization of criminal incomes in the Republic of Uzbekistan Journal of Advanced Research in Dynamical and Control Systems 12(2 Special Issue), c. 143-155