AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

THE IMPACT OF ARTIFICIAL INTELLIGENCE TECHNOLOGIES ON MODERN MANAGEMENT PROCESSES AND DEVELOPMENT PROSPECTS: PROBLEMS AND SOLUTIONS

https://doi.org/10.5149/zenodo.20037459

Bakayeva Mohira Ahrorovna
Bukhara state university
Faculty of economics and tourism
Senior lecturer of the department of economics

Abstract

Artificial intelligence (AI) has moved from a peripheral experimental capability to a core operational layer in modern management. Yet the diffusion of AI across organizations is highly uneven, and the gap between adoption and value creation is widening. This article examines the impact of AI technologies on contemporary management processes—strategy, decision-making, operations, human resource management, marketing, and customer experience—and identifies the principal problems that constrain value capture, including the scaling gap, the talent and culture deficit, governance and ethics fragility, the productivity paradox, and measurement immaturity. Drawing on recent international evidence (McKinsey, IBM, OECD, Gartner, SHRM) and conceptual contributions from the management literature, the paper proposes the SCALE framework—Strategy alignment, Capability development, Architecture and workflow redesign, Leadership and governance, and Ethics and trust—as a structured response to the documented bottlenecks. The analysis shows that approximately 78–88 percent of organizations now use AI in at least one business function, but only around 5–6 percent qualify as AI high performers with measurable EBIT impact, and roughly two thirds of organizations remain in pilot purgatory. The paper argues that the principal binding constraint is not technology but managerial design: organizations that redesign workflows, allocate clear ownership, invest in capability building, and embed ethics in operating routines convert AI investments into measurable performance gains, while those that bolt AI onto unchanged processes do not. Implications are formulated for managers, boards, public policy, and management education in both advanced and transition economies.

Keywords

artificial intelligence, management processes, decision-making, agentic AI, workflow redesign, digital transformation, AI governance, ethics, productivity paradox, scaling gap.

AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

The diffusion of artificial intelligence (AI) into the routines of modern management has reached the point where adoption itself is no longer the variable of interest. Recent global surveys indicate that between 78 and 88 percent of organizations regularly use AI in at least one business function, with generative AI use rising from a third of organizations in 2024 to roughly 72 percent in 2025. Yet alongside this rapid diffusion runs an equally robust finding: the share of organizations that capture material economic value from AI remains stubbornly small. Approximately 94 percent of respondents in the most recent global survey report that they have not seen significant value from their AI investments, and only about 5 to 6 percent qualify as AI high performers with measurable impact on earnings before interest and taxes (EBIT).

This pattern—broad adoption coexisting with limited value capture—has been characterized as a contemporary version of the Solow paradox, the observation that technological diffusion does not automatically produce productivity gains. The implication for management theory and practice is that AI is now less a question of whether to deploy and more a question of how to govern, scale, and integrate. The strategic, organizational, behavioral, and ethical dimensions of AI in management are therefore moving to the center of the research agenda, displacing earlier debates focused primarily on algorithmic capability and automation potential.

The objective of this article is threefold. First, to map the impact of AI technologies on the principal management processes—strategy and decision-making, operations, human resource (HR) management, marketing and customer experience, and innovation—against the most recent empirical evidence. Second, to identify the principal problems that constrain the translation of AI adoption into managerial performance, including the scaling gap, the talent and culture deficit, governance and ethics fragility, the productivity paradox, and measurement immaturity. Third, to formulate a structured response in the form of the SCALE framework: Strategy alignment, Capability development, Architecture and workflow redesign, Leadership and governance, and Ethics and trust.

The article contributes to the literature in three ways. It integrates the most recent industry-grade evidence (2024–2026) on the management consequences of AI with the academic literature on technology adoption and managerial decision-making. It articulates a parsimonious operational framework that translates that evidence into actions managers can take. And it situates the development prospects of AI-enabled management within a comparative perspective relevant to both advanced and transition economies, including the broader context of digital transformation in Central Asia.

AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

The remainder of the article is organized as follows. Section 2 reviews the literature. Section 3 describes the methodology. Section 4 analyzes the impact of AI on management processes. Section 5 identifies the principal problems and constraints. Section 6 introduces the SCALE framework, recommendations, and development prospects. Section 7 concludes. The literature on AI in management has expanded rapidly over the past five years, and recent bibliometric mapping (2021–2025) demonstrates that the field has shifted from a primarily technological focus toward an organizational, behavioral, and ethical orientation. Four broad strands are particularly relevant to the present study. The first strand examines AI's impact on managerial decision-making. Foundational work emphasized the capacity of machine-learning systems to process large datasets, generate predictions, and support strategic choices in dynamic markets. More recent contributions argue that the realized value of AI in decision contexts depends less on algorithmic sophistication than on the interaction of leaders and employees with AI-based tools, the quality of internal communication, and the adaptability of organizational culture. Empirical work on enterprise decision-making finds that AI reshapes the speed, scope, and structure of strategic deliberation, but also exposes underlying weaknesses in change management, role clarity, and information governance. The second strand investigates strategic technology management (STM). Patent-based and survey evidence show that organizations frequently misalign AI initiatives with their corporate strategies, leading to high failure rates in technology investment programs. Successful AI integration requires deliberate alignment between business objectives and technology strategies, accumulation of organizational learning through experience, and sustained leadership engagement. The proliferation of large language models and AI agents in volatile, uncertain, complex, and ambiguous (VUCA) environments has further raised the bar on STM practice.

The third strand addresses the human dimensions of AI adoption, especially in HR management. Recent industry research indicates that AI's organizational impact is roughly 5.7 times more likely to shift existing job responsibilities, and three times more likely to create new roles, than to displace jobs outright. This finding reframes the debate from one of substitution toward one of role redesign, capability building, and human–AI collaboration. The literature also highlights the ethical and governance dilemmas that arise when AI systems mediate hiring, promotion, performance assessment, and employee surveillance. The fourth strand examines AI ethics, governance, and trust. Cross-country evidence finds that a 10-percent increase in AI intensity, measured by AI patents per capita, is associated with approximately a 0.3-percent increase in GDP, with stronger effects in high-

income economies and service sectors. Yet despite this potential, around 70 percent of companies report minimal organizational impact from AI, and only roughly 13 percent of data-science projects reach production. The IBM, Gartner, and OECD literature converges on the position that the convergence of ethics, governance, and compliance is now a precondition for sustainable AI adoption, supported by continuous monitoring, consistent standards across collaborations, and adaptive data-governance mechanisms.

Despite this expanding body of work, several gaps remain. The literature on managerial decision-making, on STM, on HR, and on AI ethics has tended to develop in parallel with limited cross-fertilization. Operational frameworks that translate the empirical findings into a coherent managerial practice are still scarce. Evidence from transition economies remains sparse relative to studies of OECD jurisdictions. The present article addresses these gaps through an integrative analysis and the SCALE framework. The article adopts a qualitative-analytical methodology combining systematic synthesis, comparative institutional analysis, and the construction of a normative framework. The methodology proceeded in four stages. In the first stage, peer-reviewed publications, supervisory and policy reports, professional services research, and industry surveys issued between 2021 and 2026 were collected. Sources included Scopus-indexed journals on management, technology, and information systems; the McKinsey Global Survey on AI (2024 and 2025 waves); IBM, Gartner, SHRM, OECD, and World Bank reports; and recent bibliometric and conceptual reviews of AI in management studies.

In the second stage, evidence on the impact of AI on management processes was extracted and organized along five process domains: strategic management and decision-making; operations and supply chain; HR management; marketing and customer experience; and innovation and product development. For each domain, indicators included reported adoption rates, scaling status, productivity effects, revenue effects, and identified bottlenecks. In the third stage, problems were classified using a layered taxonomy: structural problems (scaling, integration, measurement); organizational and cultural problems (leadership, talent, change management); and ethical-regulatory problems (governance, bias, transparency, trust). In the fourth stage, an integrative framework was developed by mapping each documented problem to the managerial response capable of addressing it. The framework, designated SCALE—Strategy alignment, Capability development, Architecture and workflow redesign, Leadership and governance, Ethics and trust—is presented in Section 6. Recommendations and development prospects are then formulated against the framework.

AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

The integration of AI into management is most usefully analyzed not as a single phenomenon, but as a set of differentiated effects across distinct managerial domains. This section reviews five domains in turn and concludes with an aggregate quantitative summary. AI has expanded the analytical horizon of strategic management by enabling the rapid processing of vast and heterogeneous datasets, the simulation of scenarios, and the dynamic linking of organizational goals to operational signals. In VUCA environments, AI agents support strategic alignment by combining internal performance data with external market and competitive intelligence in near real time. Empirical surveys indicate that revenue gains from AI are concentrated in marketing and sales, strategy and corporate finance, and product and service development, while cost benefits are concentrated in software engineering, manufacturing, and IT. The implication for senior management is that AI is no longer a back-office capability; it is a strategic resource whose deployment must be planned and governed at the level of corporate strategy. In operations, AI has moved from optimizing isolated tasks to orchestrating system-level performance. Industrial groups use AI to coordinate predictive maintenance, production planning, and material flow, with measurable reductions in operational variance and downtime. In logistics, large e-commerce platforms apply AI to manage robot fleets, routing, inventory placement, and capacity decisions across very large networks. In service industries such as airlines and hotels, AI integrates demand forecasting, pricing, crew scheduling, and asset utilization to compress cycle times and improve load factors. These applications represent a transition from AI as a productivity tool to AI as a coordination layer—shaping not only individual processes but also the connections among them.

In HR, AI is reshaping recruitment, learning and development, performance management, and workforce analytics. Recent industry research indicates that AI is far more likely to redefine job content than to eliminate jobs: organizational impact is approximately 5.7 times more likely to shift responsibilities and 3 times more likely to create new roles than to cause displacement. This shifts the managerial agenda from headcount reduction toward capability redesign, role architecture, and human–AI collaboration. AI also enables more granular workforce planning—identifying skill gaps, predicting retention risks, and supporting personalized learning paths. At the same time, AI in HR raises distinctive ethical issues, including algorithmic bias in selection, surveillance concerns in performance monitoring, and accountability gaps when adverse decisions are taken on the basis of machine recommendations. AI has fundamentally altered customer-facing management. Recommendation engines, dynamic pricing, conversational agents, and AI-driven personalization translate transactional and behavioral data into

AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

individualized experiences. McKinsey reports that AI has the potential to improve customer satisfaction by approximately 45 percent in measured deployments. Yet the customer-experience literature also notes that scaled value remains rare: when AI is bolted onto isolated channels rather than integrated end-to-end, customers experience faster conversations but not necessarily faster outcomes. The managerial lesson is that AI in marketing and customer experience produces lasting gains only when paired with deeper redesign of the customer journey, the underlying data architecture, and the human–AI handoff points.

In innovation management, AI has accelerated discovery, ideation, and product development cycles. Generative AI compresses the time from concept to prototype, while machine-learning models support knowledge management and design review. McKinsey's 2025 evidence indicates that high-performing organizations are roughly three times more likely than peers to have fundamentally redesigned workflows as part of their AI efforts, and to scale AI agents in functions such as software engineering and knowledge management. Innovation management thus emerges as one of the principal arenas in which the gap between adoption and value is most visible: the technology is widely available, but the organizational rewiring required to capture its benefits is not.

Table 1 summarizes representative quantitative indicators of the impact of AI on management processes drawn from international survey and policy evidence.

Table 1.

Representative indicators of AI impact on management processes (2024–2026)

Indicator	**Reported value**	**Source**
Organizations using AI in ≥ 1 business function (2025)	≈ 78–88 %	[1; 2]
Organizations regularly using generative AI (2025)	≈ 72 % (up from ≈ 33 % in 2024)	[1]
Share of AI high performers (≥ 5 % EBIT impact)	≈ 5–6 %	[1; 17]
Organizations scaling AI across the enterprise	≈ 1/3 (≈ 2/3 in "pilot purgatory")	[1; 17]
Organizations scaling agentic AI in ≥ 1 function	≈ 23 %; another ≈ 39 % experimenting	[1]
Estimated annual value potential of generative AI (global)	≈ USD 2.6–4.4 trillion	[18]
Reported uplift in customer satisfaction from AI (selected deployments)	Up to ≈ 45 %	[3]
AI organizational impact on jobs	≈ 5.7× more likely to shift roles, ≈ 3× more likely to create new roles than to displace	[11]
Share of CEOs personally responsible for AI	≈ 28 %	[16]

governance		

The picture that emerges is one of broad reach combined with shallow penetration. AI has touched virtually every domain of management; its sustained transformation of management is concentrated in a small minority of organizations. The empirical evidence reviewed in Section 4 admits a coherent set of problems that explains why broad adoption has not, so far, produced broad value. Five problems are particularly important. Roughly two thirds of organizations remain in pilot purgatory, with AI experiments that fail to graduate to enterprise-scale production. The blockers are consistent across industries: data quality and architecture, workflow rigidity, operating-model inertia, and measurement gaps. The implication is that the binding constraint on value capture is not the marginal performance of models, but the readiness of the organization to absorb them.

A second and partly overlapping problem is the AI productivity paradox: investment is accelerating, adoption is widespread, yet the link to enterprise-level performance metrics remains weak. Approximately 94 percent of respondents report not seeing significant value from AI investments. Earlier research had already noted that around 70 percent of companies report minimal AI impact and that only about 13 percent of data-science projects reach production. The paradox is not a permanent feature of the technology, but a transitional phenomenon associated with the lag between deployment and the institutional changes required to convert deployment into performance. A third problem is the talent and culture deficit. Successful AI integration depends on leadership adaptability, the quality of internal communication, and a culture supportive of human–AI collaboration. The relevant skills span data engineering, machine learning, domain expertise, and ethical reasoning—an unusual combination that many organizations cannot easily assemble. Industry surveys note disconnects between perceived and actual employee usage and the prevalence of shadow AI in the absence of formal enablement.

A fourth problem is governance and ethics fragility. AI systems can learn and reinforce harmful biases, behave unpredictably under distribution shift, and operate as opaque decision-makers. Gartner research signals a movement toward the convergence of ethics, governance, and compliance, and projects that cross-industry collaborations on AI ethics frameworks will become regular practice by the end of the decade. The IBM Think Insights series highlights interdisciplinary, multi-stakeholder design as a necessary condition for trustworthy AI. Yet many organizations still treat AI ethics as a documentation exercise rather than an embedded operational capability. The result is a mismatch between the regulatory momentum—exemplified by the European Union AI Act, U.S. federal guidance,

AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

and emerging frameworks in other jurisdictions—and the institutional readiness of management. A fifth problem is measurement immaturity. Most AI programs continue to be evaluated against tool-level proxies (model accuracy, latency, throughput) rather than business outcomes (cycle time, conversion, customer satisfaction, EBIT contribution). Without clear key performance indicators (KPIs) tied to business outcomes, pilots cannot make the case for enterprise investment, and value capture cannot be tracked over time.

Table 2 maps the five problems to their principal manifestations and to the managerial response that the SCALE framework will associate with each.

Table 2.

Mapping of principal problems in AI-enabled management to required responses

Problem	Principal manifestations	Primary SCALE response
Scaling gap / pilot purgatory	Pilots fail to graduate; siloed deployments; no end-to-end integration	Architecture and workflow redesign
Productivity paradox	Adoption rises; enterprise EBIT impact does not; value attribution unclear	Strategy alignment; Architecture; Measurement
Talent, change, culture	Skill gaps; shadow AI; weak change management; resistance	Capability development
Governance, ethics, trust	Algorithmic bias; opacity; weak accountability; documentation-only ethics	Ethics and trust; Leadership and governance
Measurement immaturity	Tool-level metrics replace business KPIs; no ROI track record	Strategy alignment; Leadership and governance

The diagnostic in Section 5 indicates that the binding constraint on AI value capture in management is not the technology itself but the operating system around it. The SCALE framework distils the empirical evidence into a five-component managerial response. The components are sequential in logic but reinforcing in practice: weakness in any component degrades the others. The SCALE framework. Strategy alignment. AI initiatives must be derived from clear, outcome-based business objectives rather than technology-led wish lists. Each initiative should be tied to a specific KPI—cycle time reduction, retention uplift, conversion improvement, EBIT contribution—and to a defined business owner. The McKinsey 2025 evidence shows that organizations setting explicit growth targets for AI consistently outperform those treating AI as a generic productivity initiative. Capability development. The talent and culture deficit is addressed through layered investment in three capabilities: technical (data engineering, machine-learning operations), domain (translating problems into AI-amenable forms), and

AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

ethical (recognizing failure modes, bias, and accountability requirements). Capability development includes role-based training, structured enablement to displace shadow AI, and partnerships with universities and external research centers. In transition economies in particular, university–industry partnerships and the development of curricula combining quantitative methods, AI, and management can compress the talent timeline.

Architecture and workflow redesign. The scaling gap is closed by redesigning end-to-end workflows around AI rather than bolting AI onto unchanged processes. Redesign covers the data architecture (unified, governed, interoperable), the technology stack (model serving, MLOps, observability), and the human–AI division of labor (where AI acts autonomously, where it advises, where humans retain decision rights). McKinsey's 2025 finding that workflow redesign has the single largest effect on AI EBIT impact provides empirical support for this priority. Leadership and governance. Sustained value capture requires explicit ownership at the senior level and a clear governance architecture. Approximately 28 percent of organizations report that the CEO is responsible for AI governance, while in many cases governance is jointly owned, with about two leaders per organization in charge on average. Boards should review AI risk and performance with the same discipline applied to financial and operational risk. Governance must integrate AI-specific topics—model inventories, third-party dependencies, incident reporting—with the wider enterprise risk framework. Ethics and trust. Ethics is most effective when embedded operationally rather than treated as a downstream documentation exercise. Adaptive data-governance mechanisms, continuous monitoring, transparent decision-making policies, multidisciplinary review of high-impact use cases, and consistent standards across collaborators are the practical components. The recent literature emphasizes that legitimate refusal to deploy generative AI in particular use cases can be a sign of ethical maturity rather than technological backwardness. Together, the five components map the response space onto the problem space identified in Section 5. The framework is intended to be parsimonious enough for managerial use and explicit enough to guide investment decisions and audit.

Four recommendations follow directly from the framework.

First, organizations should reframe AI investment as a transformation program rather than as a technology-procurement exercise. The benchmark from McKinsey's data is unambiguous: organizations that pair AI investment with workflow redesign and senior leadership ownership are several times more likely to achieve measurable EBIT impact than those that do not. Second, boards and executive committees should establish AI-specific KPIs and reporting cadences.

AMERICAN JOURNAL OF MULTIDISCIPLINARY BULLETIN
ISSN: 2996-511X (online) | ResearchBib (IF) = 9.512 IMPACT FACTOR
Volume-4| Issue-5| 2025 Published: |30-05-2026|

KPIs should combine adoption and quality leading indicators (regular usage, tool satisfaction, model performance) with business outcome indicators (cycle time, conversion, retention, EBIT contribution). Without such a measurement architecture, the value of AI cannot be demonstrated and investment is hard to defend. Third, organizations operating in regulated sectors should adopt a tiered risk model with human-in-the-loop checkpoints, model cards, and data-protection impact assessments aligned with emerging international frameworks (the EU AI Act, OECD AI principles, and national supervisory expectations). This is particularly important for financial services, healthcare, and the public sector.

Fourth, in transition economies—including those in Central Asia such as the Republic of Uzbekistan—governments should prioritize the development of national AI strategies, AI-readiness benchmarks, and dedicated funding instruments for SMEs to access AI capabilities. Public-policy momentum (for example, Uzbekistan's 2024 Strategy for the Development of Artificial Intelligence Technologies until 2030) provides an important anchor for organizational investment, but its impact on management practice depends on the diffusion of practical implementation guidance and the development of human capital. Three trends will shape the development of AI-enabled management over the next three to five years. The first is the consolidation of agentic AI as the operational standard. Industry surveys show that roughly 23 percent of organizations are already scaling at least one agentic system, and a further 39–62 percent are experimenting. Agentic systems—capable of planning, calling tools, and executing multi-step workflows—shift the locus of management attention from individual model deployment to the orchestration of populations of AI agents within and across organizational boundaries.

The second trend is the integration of multimodal AI and federated learning, which enables organizations to combine text, image, audio, and structured data while preserving data sovereignty and privacy. This trend is particularly consequential for regulated sectors and for jurisdictions with strict data-localization requirements. The third trend is the convergence of ethics, governance, and compliance into integrated operating capabilities. Cross-industry collaborations on AI ethics frameworks are projected to become regular practice, and adaptive case-by-case ethical review is expected to displace static rule-based approaches. For management, this means that the ethics function will increasingly resemble a continuous operational capability rather than a periodic compliance event. In combination, these three trends imply a future in which the principal differentiator of high-performing organizations is not the deployment of AI per se, but the depth of its integration into managerial design. The economic potential of generative AI

alone has been estimated at USD 2.6–4.4 trillion in annual value across 63 use cases. The share of that potential captured by any given organization will depend on the quality of its strategy alignment, capability development, architecture and workflow redesign, leadership and governance, and ethics and trust.

The integration of AI into modern management is now an empirical fact rather than a strategic option. Adoption has reached almost universal coverage in the largest organizations, and a substantial majority of mid-sized organizations are following. Yet the value captured from this adoption is concentrated in a small minority of organizations, while the rest experience adoption without transformation. The principal binding constraint is not the technology but the managerial design surrounding it. The article has shown that AI's impact on management is differentiated across strategic decision-making, operations, HR, marketing and customer experience, and innovation, and that the principal problems—the scaling gap, the productivity paradox, the talent and culture deficit, governance and ethics fragility, and measurement immaturity—are coherent and addressable. The SCALE framework—Strategy alignment, Capability development, Architecture and workflow redesign, Leadership and governance, Ethics and trust—provides a structured response that connects the empirical findings to the choices managers can make. For practitioners, the analysis suggests three priorities: reframing AI investment as transformation rather than procurement; establishing measurement architectures that align AI initiatives with business outcomes; and embedding ethics as a continuous operational capability rather than a documentation exercise. For boards, the priority is to ensure clear ownership of AI governance and to integrate AI risk and performance into existing oversight routines. For policymakers and educators—particularly in transition economies—the priority is to translate national AI strategies into practical capability-building instruments and curricula that prepare a new generation of managers for human–AI collaboration. The development prospects of AI in management are substantial but conditional. The organizations that will capture the most value over the coming years are those that combine technological ambition with managerial discipline; the organizations that will not are those that treat AI as a tool to be added to unchanged processes. The framework and recommendations advanced in this article are intended to support the former.

REFERENCES:

1. Florea A., Croitoru G., Madanchian M. et al. Organizational and behavioral dimensions of AI adoption in management // Management Science Letters. — 2024–2025.
2. Sekaki Y., Ziane H., Khazzar A. Artificial Intelligence in Management Studies (2021–2025): A Bibliometric Mapping of Themes, Trends, and Global Contributions // Volume 6, Issue 9. — 2025. — P. 62–80.
3. The Impact of Artificial Intelligence on Strategic Technology Management: A Mixed-Methods Analysis of Resources, Capabilities, and Human-AI Collaboration. — Working Paper, 2025. — arXiv: 2512.08938.
4. Society for Human Resource Management (SHRM). The State of AI in HR 2026 Report. — Alexandria, VA: SHRM, 2026.
5. Gondauri D. AI intensity and economic growth: Evidence from 42 countries // Frontiers in Artificial Intelligence. — 2025. — Vol. 8. — Article 1619029.
6. Boinidiris P. AI ethics and governance in 2025 // IBM Think Insights. — IBM Corporation, November 2025.
7. Gartner. AI's Next Frontier: Why Ethics, Governance and Compliance Must Evolve. — Gartner Research, November 2025.
8. OECD. AI Principles and policy guidance for responsible AI in business. — Paris: OECD Publishing, 2024.
9. McKinsey & Company. The state of AI: Governance, leadership and value capture. — McKinsey Global Survey 2025 supplementary report, 2025.
10. McKinsey & Company. State of AI 2025: What separates high performers from the rest. — QuantumBlack by McKinsey, January 2026.
11. Bakayeva, M. (2024). Innovatsion menejment yondashuvlari asosida sanoat korxonalari faoliyatini boshqarish va tashkil etish. *MUHANDISLIK VA IQTISODIYOT*, *2*(3).
12. Axrorovna, B. M. (2025). KOMPANIYANING XARAJATLARINI KAMAYTIRISH STRATEGIYASINI ISHLAB CHIQISHDA MOLIYAVIY MENEJMENTDAN FOYDALANISH MEXANIZMLARI. *Raqamli iqtisodiyot (Цифровая экономика)*, (10), 800-810.
13. Axrorovna, B. M. (2025). ISHLAB CHIQARISH JARAYONLARINI OPTIMALLASHTIRISHDA LEAN MENEJMENT TAMOYILLARI. *Marketing Jurnali*, (10).

14. Бакаева, М. А. (2022). ЎЗБЕКИСТОНДА ЭКОЛОГИК ТУРИЗМ САЛОҲИЯТИДАН САМАРАЛИ ФОЙДАЛАНИШ ИМКОНИЯТЛАРИ. *Архив научных исследований*, *2*(1).

15. Исомов, Б. С., & Кулиев, Н. Х. (2021). Инвестиции в условиях рыночных отношений. *Вестник науки и образования*, (6-2 (109)), 22-24.

16. Кулиев, Н. Х. (1984). Совершенствование системы планирования производственно-технической базы жилищного строительства.

17. Xalimovich, K. N. (2026). TIJORAT BANKLARI TIZIMIDA ESG (EKOLOGIK, IJTIMOIY VA KORPORATIV BOSHQARUV) TAMOYILLARINI JORIY ETISH: MUAMMO VA YECHIMLAR. *Raqamli iqtisodiyot (Цифровая экономика)*, (14. I), 1203-1215.

18. Xalimovich, K. N. (2025). TIJORAT BANKLARIDA MIJOZ SADOQATINI OSHIRISH DASTURLARIDAN FOYDALANISHNING MEXANIZMLARI. *Raqamli iqtisodiyot (Цифровая экономика)*, (11), 1325-1333.

19. Xalimovich, K. N. (2025). TIJORAT BANKLARINING MOLIYAVIY RESURSLARINI BOSHQARISHDA BANK MENEJMENTIDAN FOYDALANISH MEXANIZMLARI. *Raqamli iqtisodiyot (Цифровая экономика)*, (10), 811-818.