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КЫРГЫЗ РЕСПУБЛИКАСЫНЫН БАНК СЕКТОРУНУН ТУРУКТУУ ӨНҮГҮШҮН КАМСЫЗ КЫЛУУДА ЖАНА ТУРУКТУУ ӨНҮГҮҮ МАКСАТТАРЫНА ЖЕТҮҮДӨ ЖАСАЛМА ИНТЕЛЛЕКТ МЕНЕН САНАРИПТЕШТИРҮҮНҮН РОЛУ
РОЛЬ ИСКУССТВЕННОГО ИНТЕЛЛЕКТА И ЦИФРОВИЗАЦИИ В ОБЕСПЕЧЕНИИ УСТОЙЧИВОГО РАЗВИТИЯ БАНКОВСКОГО СЕКТОРА КЫРГЫЗСКОЙ РЕСПУБЛИКИ И ДОСТИЖЕНИИ ЦЕЛЕЙ УСТОЙЧИВОГО РАЗВИТИЯ
THE ROLE OF ARTIFICIAL INTELLIGENCE AND DIGITALIZATION IN ENSURING SUSTAINABLE DEVELOPMENT OF THE BANKING SECTOR OF THE KYRGYZ REPUBLIC AND ACHIEVING THE SUSTAINABLE DEVELOPMENT GOALS

Кыскача мүнөздөмө: Кыргыз Республикасынын банк сектору жасалма интеллекттин (ЖИ) жана санариптештирүүнүн интеграциясы менен шартталган трансформациялык өнүгүү процессин башынан кечирүүдө. Алар биргелешип туруктуу өнүгүүнү камсыз кылуунун жана Бириккен Улуттар Уюмунун Туруктуу өнүгүү максаттарына (ТӨМ) жетүүнүн стратегиялык инструменттери катары кызмат кылат. Бул изилдөөдө ЖИнин жана санариптик технологиялардын улуттук банк системасында финансылык жеткиликтүүлүктү, операциялык натыйжалуулукту, тобокелдиктерди башкарууну жана жөнгө салуучу талаптарга шайкештикти жогорулатуудагы көп кырдуу ролу каралат. ЖИге негизделген кредиттик скорингди, болжолдуу аналитиканы жана чечимдерди кабыл алууну колдоонун автоматташтырылган механизмдерин киргизүү аркылуу банктар ресурстарды бөлүштүрүүнү оптималдаштырып, системалык тобокелдиктерди азайтып, калктын финансылык кызматтарга жеткиликтүүлүгүн кеңейте алышат. Бул 1-ТӨМгө (Жакырчылыкты жоюу), 8-ТӨМгө (Татыктуу эмгек жана экономикалык өсүш) жана 10-ТӨМгө (Теңсиздикти азайтуу) жетүүгө өбөлгө түзөт. Мындан тышкары, өнүккөн санариптик инфраструктураларды жана RegTech чечимдерин жайылтуу институционалдык ачык-айкындуулукту жана башкарууну күчөтүп, 16-ТӨМгө (Тынчтык, адилеттүүлүк жана күчтүү институттар) шайкеш келет. Изилдөө ошондой эле 13-ТӨМгө (Климаттын өзгөрүшүнө каршы күрөш) жана 7-ТӨМгө (Жеткиликтүү жана таза энергия) ылайык экологиялык жактан туруктуу каржылоону колдоодо санариптик инструменттердин өсүп жаткан мүмкүнчүлүктөрүн баса белгилейт. Технологиялык инновацияларды, стратегиялык пландаштырууну жана саясатты шайкеш келтирүүнү айкалыштырган комплекстүү мамиле аркылуу изилдөө жасалма интеллект менен санариптештирүү Кыргызстандын банк секторунун узак мөөнөттүү туруктуулугунун, инклюзивдүүлүгүнүн жана экологиялык туруктуулугунун катализаторлору экенин көрсөтөт. Алынган жыйынтыктар далилдерге негизделген саясатты иштеп чыгууга, банк системасын стратегиялык трансформациялоого жана улуттук каржы системаларын глобалдык туруктуу өнүгүү артыкчылыктарына шайкеш келтирүүгө негиз түзөт.

Аннотация: Банковский сектор Кыргызской Республики переживает трансформационную эволюцию, обусловленную интеграцией искусственного интеллекта (ИИ) и цифровизации, которые в совокупности служат стратегическими инструментами устойчивого развития и достижения Целей устойчивого развития ООН (ЦУР). В данном исследовании рассматривается многогранная роль ИИ и цифровых технологий в повышении финансовой доступности, операционной эффективности, управлении рисками и соблюдении нормативных требований в национальной банковской системе. Внедряя системы кредитного скоринга на основе ИИ, прогнозную аналитику и автоматизированные механизмы поддержки принятия решений, банки могут оптимизировать распределение ресурсов, снизить системный риск и расширить доступ к финансовым услугам для населения, тем самым способствуя достижению ЦУР 1 (Ликвидация бедности), ЦУР 8 (Достойная работа и экономический рост) и ЦУР 10 (Сокращение неравенства). Кроме того, внедрение передовых цифровых инфраструктур и решений RegTech укрепляет институциональную прозрачность и управление, что соответствует ЦУР 16 (Мир, справедливость и сильные институты). Исследование также подчёркивает растущий потенциал цифровых инструментов для поддержки экологически устойчивого финансирования в соответствии с ЦУР 13 (Действия по борьбе с изменением климата) и ЦУР 7 (Доступная и чистая энергия). В рамках комплексного подхода, сочетающего технологические инновации, стратегическое планирование и согласование политики, исследование демонстрирует, что ИИ и цифровизация выступают катализаторами долгосрочной устойчивости, инклюзивности и экологичности в банковском секторе Кыргызстана. Полученные результаты закладывают основу для разработки политики на основе фактических данных, стратегической трансформации банковской системы и согласования национальных финансовых систем с глобальными приоритетами устойчивого развития.

Abstract: The banking sector of the Kyrgyz Republic is undergoing a transformative evolution driven by the integration of artificial intelligence (AI) and digitalization, which collectively serve as strategic instruments for sustainable development and the achievement of the United Nations Sustainable Development Goals (SDGs). This study examines the multifaceted role of AI and digital technologies in enhancing financial

inclusion, operational efficiency, risk management, and regulatory compliance within the national banking system. By embedding AI-driven credit scoring, predictive analytics, and automated decision-support mechanisms, banks are able to optimize resource allocation, reduce systemic risk, and expand access to financial services for underserved populations, thereby contributing to SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). Furthermore, the deployment of advanced digital infrastructures and RegTech solutions strengthens institutional transparency and governance, aligning with SDG 16 (Peace, Justice, and Strong Institutions). The study also highlights the emerging potential of digital tools to support environmentally sustainable finance, in line with SDG 13 (Climate Action) and SDG 7 (Affordable and Clean Energy). Through an integrative framework that combines technological innovation, strategic planning, and policy alignment, the research demonstrates that AI and digitalization act as catalytic drivers of long-term resilience, inclusivity, and sustainability in the Kyrgyz banking sector. The findings provide a foundation for evidence-based policy development, strategic banking transformation, and alignment of national financial systems with global sustainable development priorities.

Негизги сөздөр: жасалма интеллект; санариптештирүү; туруктуу өнүгүү; банк сектору; финансылык жеткиликтүүлүк; тобокелдиктерди башкаруу; жашыл каржылоо.

Ключевые слова: искусственный интеллект; цифровизация; устойчивое развитие; банковский сектор; финансовая доступность; управление рисками; зелёное финансирование.

Keywords: artificial intelligence; digitalization; sustainable development; banking sector; financial inclusion; risk management; green finance.

Introduction. The contemporary banking sector is undergoing a profound paradigm shift driven by the accelerating convergence of digitalization and artificial intelligence, which together redefine the structural logic, functional architecture, and developmental trajectory of financial institutions. In the context of the global digital economy, banks are no longer passive intermediaries of capital flows but increasingly act as data-centric platforms capable of adaptive learning, predictive governance, and algorithmically enhanced decision-making. This transformation is particularly consequential for emerging financial systems, where the pursuit of sustainable development must be reconciled with institutional resilience, technological inclusivity, and macroeconomic stability [1-5].

For the banking sector of the Kyrgyz Republic, the integration of artificial intelligence within broader digitalization processes represents not merely a technological upgrade, but a strategic reconfiguration of development priorities. Artificial intelligence functions as a catalytic intelligence layer embedded within digital infrastructures, enabling banks to transcend traditional operational constraints through automated risk analytics, cognitive credit assessment, real-time liquidity monitoring, and personalized financial intermediation. In this sense, digitalization provides the infrastructural substrate, while artificial intelligence introduces a form of algorithmic rationality that amplifies the systemic capacity for sustainability-oriented governance.

The relevance of this research is amplified by the structural characteristics of the Kyrgyz banking sector, which operates under conditions of limited capital depth, elevated credit risks, uneven financial inclusion, and heightened sensitivity to external economic shocks. Within such an environment, the deployment of intelligent digital solutions acquires a dual function: on the one hand, it enhances operational efficiency and cost rationalization; on the other, it contributes to long-term sustainability by improving risk anticipation, strengthening regulatory compliance, and expanding access to financial services. Artificial intelligence thus emerges not only as a tool of efficiency optimization but as an endogenous driver of sustainable institutional evolution.

From a theoretical perspective, the interaction between artificial intelligence, digitalization, and sustainable development necessitates a departure from linear modernization frameworks toward more complex models of adaptive financial ecosystems. Sustainability in the banking sector increasingly depends on the capacity of institutions to internalize data flows, transform informational asymmetries into strategic assets, and

maintain dynamic equilibrium between innovation and systemic stability. In this regard, artificial intelligence enables a shift from reactive banking models to anticipatory and self-correcting systems, capable of learning from both market signals and regulatory feedback loops.

Despite the growing body of international research on fintech and AI-driven banking, the specific conditions of the Kyrgyz Republic remain insufficiently explored within academic discourse. Existing studies tend to focus on technologically advanced economies, thereby underestimating the transformational potential of artificial intelligence in developing financial systems. This article addresses this gap by conceptualizing artificial intelligence and digitalization as interdependent drivers of sustainable development within the national banking sector, taking into account institutional constraints, regulatory dynamics, and socio-economic imperatives.

The objective of this study is to substantiate the role of artificial intelligence-enabled digitalization in ensuring the sustainable development of the banking sector of the Kyrgyz Republic, while identifying key mechanisms through which intelligent technologies contribute to financial stability, inclusiveness, and long-term growth. By framing artificial intelligence not as an isolated technological phenomenon but as an integral component of a sustainability-oriented digital transformation, the article seeks to contribute to the formation of a coherent theoretical and methodological foundation for future research and policy design in the field of intelligent banking systems.

Research results. The systematization of artificial intelligence applications in the banking sector presented in the table reveals a multidimensional transformation that extends far beyond the technological modernization of individual processes. Artificial intelligence emerges as an endogenous structuring force that reconfigures the internal logic of banking operations, decision hierarchies, and sustainability mechanisms. The analyzed application areas collectively illustrate a transition from function-oriented automation toward intelligence-oriented banking architectures, where data, algorithms, and institutional objectives are integrated into a coherent adaptive system.

The deployment of AI-based credit scoring and lending models signifies a paradigmatic shift from static, retrospective risk assessment toward predictive credit intelligence. (Table 1).

Table 1. Integration of artificial intelligence in the banking sector

AI Application Area	Core Technologies	Functional Purpose	Impact on Banking Performance	Contribution to Sustainable Development
Credit Scoring and Lending	Machine learning, neural networks, predictive analytics	Assessment of borrower creditworthiness and default probability	Reduction of credit risk, acceleration of loan approval processes	Financial inclusion, responsible lending, risk resilience
Risk Management	Big data analytics, AI-driven stress testing, anomaly detection	Early identification of financial, operational, and liquidity risks	Improved risk forecasting accuracy, enhanced capital adequacy	Financial stability, systemic sustainability
Fraud Detection and Cybersecurity	Pattern recognition, deep learning, behavioral analytics	Detection and prevention of fraudulent transactions and cyber threats	Reduction of financial losses, increased trust in digital banking	Secure digital ecosystems, customer confidence
Customer Service and Personalization	Natural language processing (NLP), chatbots,	24/7 customer support and personalized product offerings	Increased customer satisfaction and retention	Inclusive access to banking services

	recommendation systems			
Compliance and RegTech	AI-based monitoring, text mining, rule-based systems	Automation of regulatory reporting and AML/CFT compliance	Lower compliance costs, reduced regulatory risks	Transparency, institutional sustainability
Treasury and Liquidity Management	Predictive modeling, real-time analytics	Optimization of liquidity and asset-liability management	Improved cash flow stability, optimized returns	Macroeconomic stability, prudent resource management
Marketing and Sales Analytics	AI-driven segmentation, sentiment analysis	Identification of customer needs and behavioral patterns	Higher conversion rates, targeted product development	Sustainable growth, demand-driven innovation
Process Automation (RPA + AI)	Robotic process automation, cognitive computing	Automation of routine back-office operations	Cost efficiency, error reduction	Operational sustainability
Strategic Decision-Making	Decision intelligence, scenario modeling	Support of management decisions under uncertainty	Improved strategic agility and competitiveness	Long-term institutional adaptability

Source: compiled from information [1-17]

By operationalizing machine learning algorithms capable of processing heterogeneous data streams, banks acquire the ability to construct dynamic borrower profiles that evolve in real time. This transformation reduces informational asymmetry and mitigates adverse selection, while simultaneously fostering inclusive finance by enabling access to credit for previously underrepresented economic agents. In this context, artificial intelligence performs a socio-financial function, aligning profitability objectives with sustainability imperatives.

In the domain of risk management, artificial intelligence facilitates the emergence of anticipatory risk governance. Traditional risk frameworks, largely reliant on periodic reporting and historical correlations, are progressively supplanted by AI-driven stress simulations and anomaly detection systems. These systems enhance the reflexivity of banking institutions, allowing them to identify latent vulnerabilities before they materialize into systemic disruptions. The sustainability effect of such mechanisms lies in their capacity to stabilize capital structures and reinforce the shock-absorbing function of the banking sector within the broader macroeconomic environment.

Fraud detection and cybersecurity applications further demonstrate the role of artificial intelligence as a trust-preserving instrument within digital financial ecosystems. Behavioral analytics and deep learning models enable continuous surveillance of transactional patterns, thereby transforming security from a reactive safeguard into a proactive intelligence function. The resulting reduction in operational losses and reputational risks strengthens customer confidence, which constitutes an intangible yet critical asset for sustainable banking development in increasingly digitalized economies.

The integration of natural language processing and recommendation systems into customer service infrastructures signifies the emergence of cognitively mediated client–bank interaction. AI-powered interfaces do not merely automate communication but actively interpret customer intent, preferences, and behavioral signals. This cognitive personalization enhances service accessibility and responsiveness, particularly in remote or underserved regions, thereby embedding principles of social sustainability within the digital banking paradigm.

From a regulatory perspective, AI-enabled compliance and RegTech solutions reshape the cost–efficiency frontier of regulatory adherence. Automated monitoring systems capable of semantic analysis and real-time reporting reduce the administrative burden associated with compliance while simultaneously

increasing transparency and traceability. Such developments contribute to institutional sustainability by minimizing regulatory friction and reinforcing the credibility of banking institutions in the eyes of supervisory authorities.

The application of artificial intelligence in treasury and liquidity management reflects a deeper transformation toward algorithmic financial stewardship. Predictive analytics enable banks to optimize asset–liability structures under conditions of uncertainty, thereby enhancing liquidity resilience and reinforcing the stability of cash flow cycles. This function is particularly significant for banking systems characterized by limited financial buffers, where intelligent liquidity management directly contributes to systemic sustainability.

Process automation augmented by cognitive capabilities represents the operational backbone of AI-driven banking. By delegating routine tasks to intelligent automation systems, banks achieve not only cost efficiency but also organizational reconfiguration, reallocating human capital toward analytical and strategic functions. This shift fosters a more resilient institutional structure capable of continuous learning and adaptation.

At the strategic level, artificial intelligence supports the emergence of decision intelligence frameworks that integrate scenario modeling, predictive analytics, and real-time data synthesis. Such frameworks enable bank management to operate within a logic of informed anticipation rather than reactive adjustment. Strategic sustainability, in this sense, becomes a function of the institution's capacity to internalize uncertainty and transform it into actionable foresight.

Overall, the table demonstrates that artificial intelligence functions as a cross-cutting sustainability catalyst within the banking sector. Its impact is not confined to isolated efficiency gains but manifests through the formation of intelligent, adaptive, and inclusive financial institutions. For the banking sector of the Kyrgyz Republic, this transformation carries particular significance, as artificial intelligence–driven digitalization provides a pathway toward overcoming structural constraints while embedding sustainability principles into the core of banking development.

Conclusion. The integration of artificial intelligence into core banking processes, as indicated in the first two rows of the table, reflects a systemic approach to institutional resilience and operational sustainability. By embedding AI in credit scoring, risk management, and decision-support systems, banks enhance predictive accuracy, mitigate financial risks, and align their performance metrics with SDG 8 (Decent Work and Economic Growth) and SDG 9 (Industry, Innovation and Infrastructure). The governance dimension of ESG is particularly emphasized, as intelligent regulatory compliance and automated reporting (RegTech) strengthen transparency and accountability, directly supporting SDG 16 (Peace, Justice and Strong Institutions). In this way, digitalization becomes both an operational tool and a mechanism for achieving institutional legitimacy and long-term financial stability.

Financial inclusion measures, enabled through mobile and remote banking services, illustrate the social sustainability potential of digital technologies. By expanding access to financial services in underserved regions, AI-powered platforms operationalize SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities), while simultaneously improving social equity and inclusion metrics within the ESG framework. This demonstrates how digital banking infrastructure can function as a socially transformative instrument, reducing regional disparities and supporting inclusive economic development.

The alignment with ESG indicators further highlights the intersection between environmental and governance concerns. Measures such as digital tools for green finance and ESG risk assessment exemplify how banking digitalization can integrate sustainability into investment and lending decisions, promoting environmentally responsible financing aligned with SDG 7 (Affordable and Clean Energy) and SDG 13 (Climate Action). Such practices embed environmental sustainability into core financial operations, fostering the emergence of green banking as a strategic pillar of national development. (Table 2).

Table 2. Alignment of Digitalization Measures with SDGs, ESG Indicators, and National Development Strategies of the Kyrgyz Republic

Strategic Digitalization Area	Key Recommendation	Relevant SDGs	ESG Dimension	Alignment with National Development Strategies of the Kyrgyz Republic
Digital Banking Infrastructure	Modernization of core banking systems and cloud-based platforms	SDG 9 (Industry, Innovation and Infrastructure)	Governance (G)	National Program for Development of the Kyrgyz Republic up to 2030; Digital Kyrgyzstan
Artificial Intelligence Adoption	Implementation of AI-based credit scoring and risk management systems	SDG 8 (Decent Work and Economic Growth), SDG 9	Governance (G)	Financial Sector Development Strategy; Banking Sector Digitalization Agenda
Financial Inclusion	Expansion of mobile and remote digital banking services	SDG 1 (No Poverty), SDG 10 (Reduced Inequalities)	Social (S)	National Strategy for Financial Inclusion; Regional Development Policy
Cybersecurity and Data Governance	Deployment of AI-driven cybersecurity and data protection mechanisms	SDG 16 (Peace, Justice and Strong Institutions)	Governance (G)	National Cybersecurity Strategy; Regulatory Framework of the National Bank
Regulatory Digitalization (RegTech/SupTech)	Automation of compliance, reporting, and supervisory processes	SDG 16	Governance (G)	Public Administration Reform Program; Financial Market Regulation Strategy
Human Capital and Digital Skills	Development of digital competencies and AI literacy in banking personnel	SDG 4 (Quality Education), SDG 8	Social (S)	Human Capital Development Strategy; Digital Skills Roadmap
Open Banking and Fintech Integration	Introduction of open APIs and partnership models with fintech firms	SDG 9, SDG 17 (Partnerships for the Goals)	Governance (G)	Innovation Development Policy; SME and Startup Support Programs
Sustainable and Green Finance	Digital assessment tools for ESG risks and green lending	SDG 7 (Clean Energy), SDG 13 (Climate Action)	Environmental (E)	Green Economy Development Concept; Climate Finance Initiatives
Data-Driven Strategic Management	Use of big data and predictive analytics for strategic planning	SDG 8, SDG 9	Governance (G)	Evidence-Based Policy Framework; National Digital Transformation Strategy
Customer-Centric Digital Services	AI-driven personalization and service accessibility	SDG 9, SDG 10	Social (S)	Consumer Protection Strategy; Financial Services Quality Improvement Programs

Source: compiled from information [1-17]

From a strategic perspective, the table illustrates that digitalization measures are designed not only for short-term operational gains but also for long-term systemic adaptability, reflecting the priorities of the National Program for Development of the Kyrgyz Republic up to 2030 and the national digital transformation agenda. Open banking initiatives, API-based fintech integration, and data-driven management are positioned

to stimulate innovation, support SME development, and enhance customer-centricity, creating a dynamic interplay between technological innovation, market competitiveness, and socio-economic objectives.

In synthesis, the table underscores that the digitalization of the Kyrgyz banking sector is inherently multidimensional: it integrates technological modernization, governance optimization, social inclusivity, and environmental responsibility into a coherent sustainability-oriented architecture. Each measure serves as a conduit for translating global SDGs and ESG imperatives into national economic and institutional realities, while simultaneously reinforcing the strategic objectives outlined in Kyrgyzstan's development plans. Consequently, digitalization in the banking sector emerges as a holistic driver of sustainable development, bridging global agendas, national priorities, and operational effectiveness.

The sustainable development of the banking sector of the Kyrgyz Republic increasingly depends on the depth and quality of digital transformation processes, within which artificial intelligence performs a system-forming function. In the framework of the United Nations Sustainable Development Goals, artificial intelligence and digitalization act not merely as technological enablers but as institutional instruments capable of translating global sustainability imperatives into measurable financial and socio-economic outcomes at the national level.

From the perspective of SDG 8 (Decent Work and Economic Growth), artificial intelligence-driven digitalization enhances the productive capacity of the banking sector by improving credit allocation efficiency and supporting entrepreneurship, particularly among small and medium-sized enterprises [17]. AI-based credit scoring models reduce informational asymmetries and transaction costs, enabling broader access to finance and fostering inclusive economic growth. In the Kyrgyz context, where structural barriers limit traditional financing channels, intelligent digital banking solutions contribute to the formalization of economic activity and the creation of sustainable employment.

In relation to SDG 9 (Industry, Innovation and Infrastructure), the digital transformation of banks strengthens the national financial infrastructure and accelerates the diffusion of innovation across the economy [17]. The adoption of cloud-based platforms, big data analytics, and artificial intelligence systems transforms banks into innovation hubs that support industrial modernization and technological entrepreneurship. As financial intermediaries become digitally interconnected, they facilitate investment flows into infrastructure projects and innovation-driven sectors, reinforcing the resilience of the national economic system.

The contribution of artificial intelligence and digitalization to SDG 10 (Reduced Inequalities) is reflected in the expansion of financial inclusion through remote banking services and AI-powered customer interfaces. Digital channels reduce geographic and socio-economic barriers to financial services, particularly in rural and mountainous regions of the Kyrgyz Republic. Artificial intelligence enhances personalization and accessibility, allowing banks to tailor financial products to diverse population groups, thereby mitigating income and regional disparities.

In the context of SDG 16 (Peace, Justice and Strong Institutions), artificial intelligence plays a critical role in strengthening institutional transparency and regulatory compliance within the banking sector [17]. AI-driven RegTech and SupTech solutions improve the effectiveness of anti-money laundering controls, fraud detection, and supervisory reporting. These mechanisms increase the accountability of financial institutions and reinforce trust in the banking system, which is a prerequisite for sustainable financial development.

Furthermore, artificial intelligence-enabled digitalization supports SDG 13 (Climate Action) through the integration of environmental risk assessment tools and digital ESG analytics into banking decision-making [17]. By incorporating climate-related data into credit and investment evaluations, banks can redirect capital toward environmentally sustainable projects and support the transition to a green economy. Although still emerging in the Kyrgyz banking sector, this function represents a strategic pathway for aligning financial development with environmental sustainability.

Overall, artificial intelligence and digitalization constitute a multidimensional sustainability transmission mechanism within the banking sector of the Kyrgyz Republic. They connect global development goals with national economic priorities, enabling banks to operate as adaptive, inclusive, and resilient

institutions. In this sense, digital banking transformation becomes not only a technological process but also a structural foundation for achieving the Sustainable Development Goals through the financial system.

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КЫРГЫЗ РЕСПУБЛИКАСЫНДА ЧАКАН ЖАНА ОРТО ИШКЕРДИКТИН ӨНҮГҮҮ ТЕНДЕНЦИЯЛАРЫ ЖАНА ПЕРСПЕКТИВАЛАРЫ
ТЕНДЕНЦИИ И ПЕРСПЕКТИВЫ РАЗВИТИЯ МАЛОГО И СРЕДНЕГО ПРЕДПРИНИМАТЕЛЬСТВА В КЫРГЫЗСКОЙ РЕСПУБЛИКЕ
TRENDS AND PROSPECTS FOR THE DEVELOPMENT OF SMALL AND MEDIUM-SIZED ENTERPRISES IN THE KYRGYZ REPUBLIC

Кыскача мүнөздөмө: Макалада Кыргыз Республикасында чакан жана орто ишкердиктин өнүгүүсүнүн заманбап тенденциялары жана өзгөчөлүктөрү каралат. ЧОИ секторунун динамикасына, анын ички дүң продукцияны калыптандыруудагы, жумуш орундарын түзүүдөгү жана өлкөнүн экономикалык туруктуулугун камсыз кылуудагы ролуна талдоо жүргүзүлгөн. Бизнес жүргүзүүнүн институционалдык шарттарына, финансылык ресурстарга жеткиликтүүлүккө, инфраструктуранын жана адам капиталынын өнүгүү деңгээлине өзгөчө көңүл бурулган. ЧОИнин өнүгүшүнө тоскоол болгон негизги көйгөйл өр аныкталган, алардын ичинде насыя алуу мүмкүнчүлүгүнүн чектелиши, административдик тоскоолдуктар жана аймактык диспропорциялар бар. Изилдөөнүн жыйынтыктары экономикалык саясатты жана ишкердикти өнүктүрүү программаларын иштеп чыгууда колдонулушу мүмкүн. Азыркы шарттарда чакан жана орто ишкердик атаандаштык чөйрөнү түзүү, жумуш орундарын жаратуу, калктын иш менен камсыз болуу деңгээлин жогорулатуу жана экономиканы диверсификациялоо сыяктуу маанилүү функцияларды аткарат. Ири өнөр жай өндүрүштөрүнүн чектелүү шартында дал ушул ЧОИ сектору өлкөнүн аймактарындагы экономикалык активдүүлүктүн негизин түзөт.

Аннотация: В статье рассматриваются современные тенденции и особенности развития малого и среднего предпринимательства в Кыргызской Республике. Проведен анализ динамики сектора МСП, его роли в формировании валового внутреннего продукта, создании рабочих мест и обеспечении экономической устойчивости страны. Особое внимание уделено институциональным условиям функционирования бизнеса, доступу к финансовым ресурсам, уровню развития инфраструктуры и