

# **Everything new is well forgotten old or What is the 21st century all about?**

## **Abstract**

Living in an agile and fast developing post pandemic world has got its pros and cons. The pandemic x-rayed many things that were "hidden" for a long time. People have started appreciating what they have and become more caring on a certain level. In the first place they have started appreciating and value themselves more. That caused the majority didn't go back to their jobs where they were not valued. Caring approach has reflected on everything including the service industries. The negligent attitude towards customers is becoming more inadmissible especially with the social media boosting. Organisations are to change if they want to operate successfully. All they need to do is to focus on customers and their needs and wants, nothing new. Nevertheless, not many organisations care either about their customers or their employees. Although keeping happy the latter will lead to happiness of the first. The author explores the matter and tries to answer the title question "what the 21st century is all about" in terms of serving the customers and the role of employees in that mission.

*Key words: marketing, services, human-oriented approach, new public administration, insurance, university, education, human capital.*

## **Introduction**

In countries with developed market economies, marketing plays a very substantial role. It helps to form and develop demand for goods and services, optimise their supply, develop and implement the most effective strategies for the activities of market participants. In the conditions of an immature, emerging market, marketing cannot manifest itself in full force, and its implementation is fraught with significant difficulties, however, it can help considerably reduce the transformational, transitional period [1]. In the 21st century, marketing potential is becoming an important tool of economic development, on which the results of marketing activities directly depend on the basis of which the company can form competitive advantages and increase the efficiency of its activities. Marketing potential is a set of tangible and intangible resources, internal and external opportunities for their use for marketing development, the indicators of which are determined for the current and target state [2]. The

personnel of the enterprise, i.e. labour resources, mainly determine the effectiveness of the implementation of its marketing activities and marketing potential. There is no use in applying complicated technologies, capital and materials without a capable and effective workforce. The root of most problems and failures in an enterprise may ultimately be in people [3]. Modern world of economic development requires special conditions for training personnel of any type of organisation and business. In the conditions of an innovative economy, the growth of institutions is impossible without the development of human resources. Changes in the world set a fast pace so companies must fit and adapt to new conditions of professional activity quickly. At the same time, business conditions, the opportunity and the need to stay in the market of services in a competitive environment requires the organisation to constantly improve the level of qualification of personnel. Young professionals most often do not have practical skills and the knowledge they have gained has not yet been fully applied in practice and this is especially relevant in the context of globalisation and internationalisation of economic relations [4]. An organisation that knows how and what to offer to the spoiled consumer of the 21st century can become a leader in the competitive struggle. The success of an organisation's activity depends on the level of application of marketing aimed at stakeholders in which the organisation's employees play a significant role, their level of professional competencies, communication and interaction skills with each other, the division of the organisation's strategic goals and willingness to take responsibility for the work outcome. In modern conditions, in the era of rapid economic development, the growth of changing production technologies and companies management, competition is intensifying, intellectual capital is becoming especially vital, the focus of institutions is on the employee as a generator of ideas, innovations as an engine of company development against the background of fierce competition and consumer satiety, the professionalism of personnel comes to the fore [5].

To clarify the matter of importance of Marketing the Research Question of this paper is stated as: *Is Marketing essential in service industries in the 21st century?*

For the marketing person the answer is rhetorical, but nevertheless to make sure that the research question has got solid justified statements with instances the Objectives of the research are set as follow:

1. To undertake a desk research on the subject of marketing, its importance and usage by exploring books, journals and other periodicals as well as e-resources;
2. To consider at least two service industries in Uzbekistan in terms of marketing, contemporary challenges and opportunities.

## **Methodology**

The paper is based on the secondary research where the existing data, online resources, periodicals, books and journals were studied to explore the matter of Marketing and its role in service industries.

## **Literature Review**

The condition for the successful development of any institution is the application of marketing and management of marketing activities, taking into account the technological capabilities of the enterprise, the effective use of available and attracted resources, adaptation to changing environmental factors. In modern conditions of a highly competitive environment, effective marketing management is one of the factors of preserving and increasing the market share of enterprises and their further sustainable development [6]. Marketing on the one hand, demand and needs, and on the other – an active impact on the market, the formation of needs and consumer preferences. Theory and practice have as their starting point the main thesis: "To produce what is bought, and not to impose on customers what is produced." Adam Smith wrote back in 1776 that consumption is the only ultimate goal of production. This position is the cornerstone of economic theory, which much later received the name "marketing" [7]. The core part of the term "marketing" is the word "market" and literally means activity in the field of market sales. Marketing is not only a way of thinking and a direction of economic thought, but also practical activity within individual firms, industries, and the economy as a whole [8]. Due to the ambiguity of the concept and the different points of view of the authors, there are many definitions of marketing in the world economic literature. According to the American Marketing Association (AMA), there are over two thousand of them. Here are several of them: Marketing is a type of activity aimed at satisfying human needs through exchange. Philip Kotler [9]. Marketing is the foresight, management and satisfaction of demand for goods and services of organisations, people, territories through exchange. Joel R. Evans and Barry Berman [10]. Marketing is an activity aimed at obtaining information by the

firm about the needs of the buyer, so that the firm can develop and offer him the necessary goods and services. Theodore Levitt [11]. Marketing is the manager's activity related to the implementation of sales operations. Ralph Butler. Marketing is the flow of goods and services passing through certain channels of commodity distribution. Reavis Cox. Marketing is an entrepreneurial activity that manages the promotion of goods and services from the manufacturer to the consumer. Ralph Allen [12]. Marketing is the concept of targeting consumers of any activity at any stage of the life cycle of managed objects based on forecasting their needs and organising the promotion of any product. R.A. Fatkhutdinov [23]. Summarising these and many other interpretations of marketing, it can be formulated in the following form: Marketing is a management system and organisation for the development, production and sale of goods or services, based on a comprehensive accounting of the processes taking place in the market, focused on meeting personal or production needs and ensuring the achievement of the company's goals [13]. According to Peter Drucker, "The goal of marketing is to make sales efforts unnecessary. His goal is to know and understand the customer so well that the product or service will exactly suit the latter and sell themselves" [14].

Some economists believe that services marketing should not differ in any way from the marketing of goods, since together it represents a civilised form of conducting "military" actions in conditions of fierce competition, where most battles are won by words, ideas and trained thinking. They argue that there is not so much difference between goods and services to take it into account when developing and conducting marketing activities [15]. According to Michael Kleinaltenkamp, the separation of marketing of things and marketing of services is impractical for the following reasons: a) the distinction is made according to an exclusively controversial criterion of products tangibility; b) most of the sales processes implemented in practice are oriented in advance to services or are characterised by "typical" signs of services marketing, which is expressed, for example, in the sale of the planned production, not finished products, as well as in the processes of integration of external, that is, provided by the client, factors of production [16]. Douglas Hoffman and John Bateson believe that marketing plays a more important role in companies engaged in the production and sale of tangible products than in those that offer services to their customers, since various departments can solve the issues of creating new products, pricing and promotion [17].

Another part of the researchers are convinced that the specifics of services are reflected in the marketing system used by service sector organisations. For instance, Valarie A. Zeithaml, Mary Jo Bitner and Dwayne Gremler think that the main reason for creating a special complex of marketing communications in service firms is the need to demonstrate to the customer the highest quality of the service that he is going to purchase [18]. Finnish academic Christian Grönroos also adheres to this opinion. He cites other reasons for creating a special marketing system in a service company. First of all, the buyer is present (participates) in the process of rendering the service, and the process of rendering the service is as important to him as the result. This leads to special requirements for personnel and quality control systems. The impossibility of storing services requires accurate calculations of the capabilities of enterprises in the service sector [19].

Here are some other definitions of «services marketing»: A social process aimed at meeting the needs and requirements of individuals and groups by creating and offering valuable services and exchanging them with other people. Philip Kotler [20]. Complex, keynote activity in the service market, integrating the process of creating and producing goods and services, as well as bringing it to the consumer based on the study of potential and real consumer demand and specific market conditions. E.V. Pesotskaya [21]. The activity of the enterprise focused on meeting the needs of the market and making a profit in a competitive environment. B.A. Solovyov [22]. The actions through which the services offered on the market reach customers; the process designed to assist potential consumers in evaluating the services provided, allows to scientifically substantiate decisions about the production, sale and promotion of services to the market, makes it possible to adequately assess and predict the market situation, develop a strategy and tactics of competition [27]. The process of planning and implementing pricing concepts, promotion and distribution of ideas, goods and services, aimed at carrying out exchanges that meet both individual and organisational goals. American Marketing Association [24]. Hence, it can be argued that service marketing is a necessary requirement of modern market relations to meet customer needs, create and improve a service environment that meets consumer expectations [15].

Modern marketing has gone through quite a long evolution. The theory of marketing originated in the economic literature of the United States at the end of the 19th century as a reaction of manufacturers and sellers to the aggravation of the problem of selling goods, to the commodity glut of markets. Already at the

beginning of this century, marketing became a special academic discipline, which was taught at leading American universities – Michigan, Illinois, Harvard and others. An important milestone in the history of marketing was the 50s of the twentieth century, when its theory merged with the theory of management and the mass use of marketing in practice began, reflected in the radical restructuring of the organisational structures of most companies. Since that time, according to American marketers, the "era of marketing" begins [25]. In Uzbekistan, the work on the study and use of marketing was first intensified in the 70s of the twentieth century, when a marketing section was created at the USSR Chamber of Commerce and Industry. In 1990, the All-Union Marketing Association was formed. After the collapse of the USSR and allied structures, the strengthening of economic reforms of market orientation, marketing activities received a new impetus and practical, applied nature [26]. However, the corresponding coordinating structure did not appear in Uzbekistan immediately. In a certain way marketing remains an "unsolved mystery" and a great untapped potential for the country. Although paradoxically marketing ideas and its activities are in Uzbeks culture and century traditions, the only thing is it has never been called marketing, but asian trade style. The current phase Uzbekistan is facing now regarding marketing is the outcome of the colonial regime of the USSR that had both positive and negative influence.

## **CHAPTER 1. MARKETING**

### **1.1. The Importance of Marketing**

The need for a market-based management concept in marketing is especially felt at the present time due to the intensification of competition in market economies. Marketing increases the validity of decisions made on various issues of production, scientific production, financial and marketing activities, extending planning to the sphere of market relations. This is reflected in the rationalisation of the process of commodity distribution, improving the practice of accounting and forecasting the market situation in the planning process. Marketing allows to find a means to mitigate and eliminate the overproduction crisis, to ensure that supply and demand match [1]. The tasks and functions of marketing do not remain unchanged. Philip Kotler, a classic of American marketing, noted: "Marketing is a sphere of rapid obsolescence of tasks, political attitudes, strategies and programmes" [2]. Each institution should

periodically reassess its overall approach to the market, using a technique known as marketing audit. If in the industrial era marketing was focused on mass demand, on mass production markets, where competition was built around prices and production costs, then in the information age, the manufacturer should primarily produce what is not yet on the market. At the same time, competitiveness is increasingly determined not only by the ability of enterprises to update the range of products and services, but also by the ability to create a new market for themselves. Therefore, at present, marketing strategies should be based on a long-term forecast, and tactics should reflect the conjuncture and principles of market formation [3]. Marketing as a market management concept declares its general purpose i.e. mission as satisfaction of human needs. Marketing goals are a tool for achieving the goals of service industry enterprises. Philip Kotler formulated the main generalised goal and task of an enterprise applying marketing as a management concept as follows: "Company work equals to customers expectation" [2].

Working in a competitive environment, any institution to one degree or another uses marketing approaches to market research and consumer behaviour, forecasting and implementation, selection of promotion channels, etc. However, as practice shows the marketing mechanisms used by enterprises do not have a comprehensive nature, are used sporadically, which has a negative impact on the results of the functioning of enterprises and does not contribute to ensuring their stable competitive position in the market. This is largely due to the fact that marketing is still not given enough attention, the manufacturing sector remains a priority for researchers [4].

Marketing acts in a certain sense as a philosophy of production, completely subordinated to the conditions and requirements of the market, which is in constant dynamic development under the influence of a wide range of economic, political, scientific, technical, social and other factors. Enterprises and organisations consider marketing as a means of achieving goals fixed for a certain period for each specific market and its segments. However, this becomes real only when the manufacturer has the opportunity to systematically adjust its scientific, technical, production and marketing plans in accordance with changes in market conditions, manoeuvre its own resources to provide the necessary flexibility in solving strategic and tactical tasks based on the results of marketing research. If these conditions are met, marketing becomes the foundation for long-term and operational planning of the company's activities, the organisation of scientific, technical, technological, investment and

production and sales work of the team, whereas marketing management is the most important element of the institution's management system. At the present stage of socio-economic development, marketing is not limited only to the sale of a certain product or service, it is engaged in the preparation and implementation of sales, as well as the rooting of customer attachment. The main objectives of marketing are a comprehensive analysis of the needs of potential consumers and the development on this basis of a mechanism to meet them, expanding the volume of sales of products and services, and as a result – making a profit. A well-thought-out organisation of market activity is one of the important tasks on which the improvement of the welfare of the population, the balance of the commodity and money supply, and the positive change in other economic indicators depend [5].

Marketing of labour resources is an effective management tool that allows subjects of labour relations to assess the state of the market, trends in its changes and make informed decisions in the field of hiring and employment in the economy, and as a result, the promotion of employment and the effective use of human capital. The most important task of workforce marketing is to bring the results of research to the subjects of labour relations, who, based on this information, can build their behaviour in the labour market, adjust their behaviour, reorient themselves to the professions in demand. In addition, centralised information systems of labour market institutions and enterprises operating in the economy will reduce uncertainty in the labour market and the risks associated with job search and the development of employees' own professional competencies [6].

## **1.2. Marketing in Services**

A service is an activity that one party offers to another party to meet needs. The service is aimed at satisfying needs on an emotional level. A service is a specific product and cannot exist separately from its manufacturer [7]. The service sector is very diverse. This area is developing rapidly, so it is necessary to monitor the market features and current trends and marketing trends so that the organisation's work is effective. In developed countries, employment in the service sector is more than 60%. In the process of forming a post-industrial society, international trade at the end of the 20th century acquired a significant role [8]. Today, the service sector is one of the fastest growing markets in international trade. Marketing in the service sector is a cumulative, universal



mechanism for managing an organisation that changes very quickly under the influence of external factors and responds to the desires of consumers [9].

The role of marketing in the service sector is very high, as it is an integral part of the development of an organisation in the service sector. Modern society and the oversupply of the market with various types of services dominate the classical model of organisation management, which does not include a marketing approach. Even a high-quality service will not be able to attract a large number of consumers without marketing. In order to be competitive, it is necessary to use marketing tools. Currently, marketing in the service sector plays a key role in the development of not only the organisation, but also the market economy. Marketing in the service sector is flexible and adapts to modern trends. It focuses on two tasks: maximising the profit of the organisation and meeting consumer demand. It also performs some functions: market research and analysis, optimization of the range of services, sales promotion, demand generation, pricing development. Companies in the service sector are aimed to solve three marketing tasks: 1) differentiation of market offers, provision of services and/or creation of a positive image; 2) achieving a quality of service that meets or exceeds the expectations of consumers; 3) increasing productivity, increasing the range of services offered without reducing their quality, standardisation of services, development of effective service methods, encouraging consumers to self-service, the use of modern technologies [10]. The main purpose of marketing in the service sector is to accompany the client from the evaluation of the service to its purchase, as well as to stimulate the consumer to re-purchase. The focus on meeting social needs is one of the features of marketing in the service sector. In order to satisfy a social need, it is not necessary to go through all the stages of the product, such as storage and transportation. The service is provided here and now, so it is necessary to perform the service efficiently. A well-executed service is the key to a positive reputation of the organisation. When performing the service, human needs are met, the emotional background of the consumer increases, repeated purchase depends on his emotional characteristics, as well as bringing new customers. Hence, the main purpose of marketing in the service sector is to help the consumer in evaluating the organisation and performance of the service. The specifics of marketing in the service sector are determined by the scope of service provision and its features. For marketing, to effectively cope with its main goal, as a mechanism, it is necessary to clearly define the target audience and the promotion market, form a budget, as well as a promotion

policy. The principles of marketing in the service sector are the same as in traditional marketing, only there are some features that affect the nature of marketing activities [11]. Marketing is aimed at maximum automation of business processes, at the same time these business processes should be controlled. This implies the main function of marketing activities in the service sector – the cumulative activity of the implementation of services focused on modern society, taking into account innovations, with the maximum exclusion of the human factor. The service sector is a very rapidly developing sector of the economy. The basic marketing principles are applicable to the service sector. Also, when choosing a marketing policy, it should not be forgotten that one needs to focus not only on the external and internal marketing environment, but also the trends of modern society. Based on this, it can be concluded that marketing in the service sector plays a huge role, therefore it is necessary to use marketing as a function to promote services both in the domestic and international markets [12].

## **CHAPTER 2. HUMAN-CENTRED PUBLIC ADMINISTRATION**

### **2.1. Public Administration**

Public administration is the purposeful activity of public authorities and their officials to put into practice the developed plan for the benefit of society and the strengthening of the state [1]. One of the reasons for "maladministration" is the traditional bureaucratic management system that takes less account of resource capabilities and limitations in decision-making, which leads to an increase in management costs, a decrease in the efficiency of the management system from the inability to fully use public services [2]. In this article, the author examines new paradigms of effective human-centred governance and their importance in building a state functioning for the welfare of society.

The traditional bureaucracy is gradually beginning to be replaced by a new model, in which there are elements of market mechanisms. In the processes of such transformation, the role of a citizen as an applicant and recipient of public services (customer's role) is significantly intensified. The citizen is increasingly beginning to be seen as a client and consumer of services: "the government does not rule, but provides services to the population," that is, it assumes the role of a producer of public goods. The population acts as a consumer, a customer who is given the right to choose. The very concept of "client of a state organisation"

means the need to ensure individualization of services, improve their quality, and, consequently, the quality of management [3].

## **2.2. New Public Management**

In Western European countries, the idea of New Public Management has been known since the 1980s. However, it is new for Uzbekistan in terms of the approach and vision of the main tasks of the public service. The main objectives of introducing the principles of New Public Management are to reduce the number of officials and the cost of maintaining the state apparatus, as well as the debureaucratisation of the provision of public services. The basic principle of New Public Management is that the state is hired by society to perform managerial functions. In this case, all management actions aimed at meeting the needs of citizens are regarded as services [4]. In the 90s of the last century, New Public Management became the main direction of public administration in developed countries, primarily the countries of the Anglo-Saxon world and continental Europe. This was due to the development of civil institutions, rapid informatisation and globalisation of international relations [5]. The New Public Management emerged as a reaction to criticism of the bureaucracy, far from the needs of society, as a result of which the governments of developed Western countries began to assimilate the values of business management and its technologies [6]. To understand the essence of the New Public Management, one can look at the features of its application in the United States. The US government is dominated by a market-based approach to management with its focus on the end user of services and the achievement of concrete results. Among the values of the management philosophy of the USA, individualism, competition, specific goal-setting and efficiency are noted as the basis of the organisation [7]. The closest to achieving the principles of the New Public Management were the United Kingdom, the United States, New Zealand, Canada, and Australia [8].

Market principles play a leading role in the content of the New Public Management, which are seen as more effective and capable of becoming the basis for building a new type of public administration. In practice, the tools for implementing the New Public Management are decentralisation, privatisation, delegation of certain state functions to the market, etc. The New Public Management appears to be a post-bureaucratic approach to public administration, in which centralisation and hierarchy fade into the background. In the context of the state, the New Public Management can be discussed as an

assistant to the market, focusing on consumers of public services [9]. There is a possibility that the acceptance of the values of the New Public Management can lead to a conflict with democratic values, and in countries with a fragile civil society, weak democratic institutions and high levels of corruption, the values of the New Public Management can only exacerbate the problems existing in the public administration system [10].

### **2.3. Public Service**

Service administration is one of the new technologies of public management, which received justification within the framework of the theory of New Public Management. This theory, as is known, proceeds from the need for "managerialization" of the public administration system (public service) in order to increase its efficiency. In practice, this boils down to the elimination of paternalistic principles in the relations of the state with citizens and society and the establishment of such a status of the state, which can be characterised by the formula "the state is the servant of the citizen and society." At the same time, the essence of the service approach to public administration is as follows [11]:

- 1) public institutions should provide better service to citizens "by using a modern electronic system for the provision of services of public institutions";
- 2) since public administration exists on the money of citizens - taxpayers, it should be "deployed primarily towards meeting the needs of citizens, and not the bureaucrats themselves";
- 3) in modern conditions, all public service activities must be considered in essence as a "service office" for citizens [12].

For instance, in Hong Kong, the main indicator in assessing the work of the government is the satisfaction of citizens. In this sense, the words of the former Chief Executive of the Hong Kong administration (2005-2012), Donald Tsang are indicative: "A citizen is a buyer of public services, therefore, in order to meet his needs and expectations, it is necessary to focus the policy not on resources, but on customers" [13]. In this sense, the experience of Hong Kong is of particular value for building the logic of carrying out administrative reforms in the regions. An important goal of the government is a human, the development of human potential [14]; therefore, the achievement of target indicators should be accompanied by monitoring the satisfaction of service recipients [15].

#### **2.4. Marketing & public sector**

For effective public administration, it is important to listen to the population. And marketing can help the state with this [16]. It is highly unlikely to increase the effectiveness of public administration without applying such science as marketing. The diversity and sometimes inconsistency of the ongoing market processes requires the intervention of the state, and, therefore, in marketing it is necessary to distinguish separately "public sector marketing" [17].

Marketing in the service sector is an aggregate, universal mechanism for managing an organisation that changes very quickly under the influence of external factors and responds to the wishes of consumers [18]. As a result of the mechanisms of supply and demand, the needs of the population are met, at the same time, the state, without directly interfering in these processes, should regulate this process and assist in the most effective achievement of an agreement of interests with the least cost to society. At the same time, one of the main goals of the State is the effective functioning of the entire national economy as a whole and of every economic agent in the market, every citizen of social society, providing public goods and services of a non-economic nature. That is, the state must achieve a balance, both in the development of the economy and in the social sphere. Achieving such a balance is the main problem of all States. These circumstances indicate the need to ensure a marketing approach to public administration both in general and during individual events, regardless of their scale. Marketing in public administration is determined by the specifics of the object, which are, as a rule, public services provided by this sector and the subject, that is, public authorities [19]. Marketing in public administration is based on real mechanisms of market functioning, and is also focused on achieving the maximum social effect from increasing the degree of satisfaction of the needs of the population [20]. It is the marketing approach in public administration that will ensure high-quality and effective identification, formation and satisfaction of the needs of the population [21].

The main problem of the public services market is the dissatisfaction of consumers with their quality and availability. Monitoring of service quality indicators suggests that common problems for all public services are the accuracy of implementation, timeliness, availability of services, the cost of their implementation and the existence of reasonable complaints [22].

The core of public sector marketing is the value to society and the satisfaction of citizens. The marketing approach to citizens as consumers of public services

allows us to work with their complaints to improve the quality of services in order, ultimately, to change the perception of the state by the population as a whole to a more positive one. A characteristic feature of public management marketing is its public openness. Marketing implies using a customer-centred approach - that is, an approach that helps to address customer complaints, change their perception of the state and improve work results [23].

The opening of the people's reception offices of the President of the Republic of Uzbekistan in 2017, for communication with the people, where citizens' appeals were received, became a key moment in the beginning of the transformation of the country's public administration. During the first year, more than 1.5 million citizens applied to the people's reception offices [24], whereas by August 2020, the number of citizens' appeals to Virtual and People's reception offices addressed to the President amounted to more than 3.7 million, which reflected many problems related to both the standard of living and the provision of employment, housing, quality utilities, health care and education services. Many of the issues raised relate to social support for citizens, assistance to the poor and vulnerable segments of the population [25]. The Virtual and People's reception offices of the President of the Republic of Uzbekistan, which are the basis for the new system, have become a unique and effective democratic institution for working with citizens' appeals. In 2018, the Unified Centres for the provision of public services to business entities, operating in accordance with the "one window" principle, were transformed into public service centres under the people's reception offices of the President of the Republic of Uzbekistan. This service carries out activities to protect the rights of citizens, control and coordinate work with appeals from individuals and legal entities of the Office of the President of the Republic of Uzbekistan [26].

## **2.5. Conclusion & Recommendations**

The goal of public marketing should be, first of all, the maximum satisfaction of the needs of citizens within the allocated public costs. Public marketing should study needs and interests, i.e. their essence, structure, priority, factors and development trends [27]. In spite of certain positive changes, the use of marketing in the activities of state bodies and the government of the country leaves much to be desired, because:

- a) public marketing is not used in the practical activities of state administration;
- b) there are no specialists in public sector marketing;
- c) there is no "Marketing" discipline at the Academy of Public Administration of the Republic of

Uzbekistan; d) promotion, PR-campaigns and simply websites are poorly developed, not to mention the feedback mechanism at the state level.

It is important to conduct marketing research of external and internal markets at the state level in order to determine the guidelines for the future, which will allow formulating the tasks of social and economic policy of the state for the prospective [28].

In the conditions of a market economy and globalisation, the sustainable development of the state, its economic security directly depends on the influence of human capital on the national economy, in the formation of which the role of higher education, which creates the main resource of highly qualified personnel, is steadily increasing [29]. Consequently, the issues of training qualified personnel are more relevant than ever. Managing personnel for the civil service of the country are trained by the Academy of Public Administration; however, the curriculum does not include the subject of “Marketing”. In order to eliminate many problems and expand potential, it is expedient to open a "Marketing" specialty with "Public Sector Marketing" or “Public Marketing” specialisation.

Marketing in the public administration system is a set of state measures aimed at creating the necessary conditions for the development and functioning of all spheres of life of society and the country, identifying and shaping certain needs of the population, as well as taking measures to effectively implement them and increase the competitiveness of the national economy. Public marketing should become an integral part of the public administration system of socio-economic and political processes in the country in market conditions [30].

In the rapidly changing world the role of government is changing from provider to an enabler. Many countries like Singapore, OAE, Australia, New Zealand, Denmark, UK and others successfully employed the customer-centric public services into practice. It is worth to note, that Uzbekistan as well as neighbouring Kazakhstan are also aimed to apply the human-centric approach by 2030. Customer expectations are changing. They are searching for holistic solutions and meaningful experiences. Citizens expect to receive services that reflect their needs, not the confines of government. Great services are critical to the happiness and prosperity of citizens and to driving economic growth and competitiveness. The 21<sup>st</sup> century requests different paradigms of public administration in delivering services to people. The model can be called New Public Management, Service Administration, Customer-centred approach etc., to be efficient in the core of it should be Marketing where the main idea is about

meeting customers i.e. citizens' needs and wants. In customer-centred i.e. human-centred approach surely it is all for customers (citizens), nevertheless in empathising the end users, it is vital not to forget the employees who work to lead the organisation to success. In reality this approach is not a brand new, caring and respecting people, serving them sincerely are in Uzbek culture and traditions, all we need is to make sure that it is employed properly and adapted to the modern world.

## **CHAPTER 3. HUMAN RESOURCES BENCHMARK FOR INSURANCE**

### **3.1. Insurance**

The insurance business belongs to the field of activity where human capital is the main one. The lack of qualified personnel today is acutely felt in any business, but especially in the insurance industry: the system of personnel training for this type of activity is still fledgling. And to solve the problem at the system level, it is necessary to change the training scheme as a whole, consolidating the efforts of the insurance companies themselves and educational institutions to the maximum.

In the current chapter, the author explores the existing problems of the insurance market, as well as the importance of targeted training for personnel in the current industry.

Competition in the insurance market is noticeably intensifying, but at the same time the market is becoming more civilised, people began to pay more attention to the brand and the quality of service. All leading companies watch each other; closely monitor both products and quality of service. And if one has new good ideas, competitors immediately copy them [1, p.25].

Insurance is a specific and unique type of activity. The insurance service is invisible and intangible. The insurer sells promises to the policyholder, whereas the implementation of the contract can only be confirmed over time. The insurance product is not material and its quality is largely perceived only as the sum of the subjective assessments of the consumer [2, p.84].

Qualified specialists are the main resource for the successful functioning and development of an insurance company. Practice shows that the “right” staff will help to increase productivity, profit and ensure a positive attitude in the organisation. On the other hand, it is not easy as it may seem where to find the



qualified specialists that the local insurance industry is in need that is a relevant issue to be addressed.

### **3.2. Local Insurance Market**

Despite the economic downturn caused by the pandemic, the insurance market is growing and replenished with new offers [3]. Insurance services are becoming more and more popular in Uzbekistan. The domestic market of insurance services is developing dynamically, the volume of insurance transactions in the market is growing steadily, and insurance companies play an increasingly significant role in the economy of the country [4].

According to the Ministry of Finance of the Republic of Uzbekistan [5], at the end of the first quarter of 2020, there were 36 insurance companies in the republic: 28 in the general insurance industry and 8 in the field of life insurance, as well as 5 insurance brokers, 5 actuarial organisations and 22 assistant companies, adjusters and surveyors. The contribution to life insurance in Uzbekistan is only 16%, in other countries this figure is 50%.

The potential of the insurance market is not fully utilised. It is important to note that the main part of the existing problems is somehow connected with the lack of a concept, as well as the underdevelopment of insurance marketing in Uzbekistan. For instance, the majority of citizens are not aware of insurance and types of insurance. With the introduction of the same measures by insurance companies from year to year, advertising costs remain low, so there is no significant impact to change the situation. Or, another example, the lack of effective communication between insurance companies and the public, low efficiency of service due to delays in responding to customer requests. This problem is typical not only for our republic, but also for other countries. The high geographical concentration of the insurance market is also a problem caused by the neglect of marketing. The main share of insurance premiums - about 66% - falls on the city of Tashkent and the Tashkent region [5].

### **3.3. Professional training of specialists for the insurance industry**

The insurance culture of the population is gradually increasing, the population has become more trusting of insurance companies, and more or less seriously approach insurance issues. The accelerated development of the insurance market brings to the fore the problem of professional training of specialists for the insurance industry.

Human resource management is becoming increasingly important in the activities of insurance companies as a factor of increasing competitiveness and long-term development. Undoubtedly, the main resources that can ensure the effective and dynamic development of an insurance company are the employees, or rather, the level and quality of their training.

Today, insurance companies are experiencing an acute shortage of qualified specialists. Many companies carry out training on their own. The relevance of training is present in most local companies. In insurance companies, special departments are allocated that are involved in the management and organisation of training and retraining of employees.

According to statistics, the highest turnover in insurance companies is observed in the selling divisions. And besides agents, the insurance company needs a large number of narrow specialists: actuaries, underwriters, employees who settle losses, as well as the most needed - qualified marketers in the insurance industry.

The process of training specialists begins with colleges, lyceums, universities and continues directly in the insurance company. Of course, the level of training of young specialists who have come to work in an insurance company is insufficient, as a rule, the main requirements for candidates are the presence of a higher economic education. Such requirements are due to the fact that in Uzbekistan only a small number of tertiary institutions graduate specialists in the field of insurance, and, as a rule, the knowledge of graduates is not enough for successful work in an insurance company.

There was a time when too many people came to the insurance market that had absolutely no experience in insurance, or understanding of the specifics of this business. The time has come for the insurance community to take a closer look at education issues. Insurance has reached the level when it is impossible to develop this business without economic knowledge. A competitive training system for domestic insurers should combine training of specialists at the university level and a system of advanced training for insurers in various forms, including the development of new forms, such as training for MBA level, etc.

What really should be a competitive university graduate need to be determined by educational institutions in conjunction with the employer? One of the important problems and the main brake on the market is the isolation of the vocational education system from reality. Unfortunately, no curriculum contains disciplines such as training salespeople of insurance products or specialists in

claims settlement. In most cases, the programmes are general, these are "Insurance", "Insurance management" or "Insurance business".

The decision of the National University of Uzbekistan named after Mirzo Ulugbek to create a bachelor's programme jointly with the Financial University under the Government of the Russian Federation on "Financial Risk Management and Insurance" is timely and significant. Specialised subjects will be taught by academic staff from Moscow and Tashkent. Without a doubt, the undergraduate students who will pursue "Financial Risk Management and Insurance" will contribute to the further development of the insurance market in Uzbekistan [6].

Students need more practical knowledge, in this regard it is necessary to oblige senior students to work in an insurance company for a year, at the end of their internship period, introduce the passing of a practical exam, and only then the defence of diplomas; final projects must also be of a practical nature.

In addition, it is necessary to organise a system of retraining of employees within the framework of universities: employees of an insurance company must undergo training at least once every five years.

In the absence of all these elements, each insurance company at its own peril and risk is engaged in staff training.

Higher education should become the most important element of the training system for insurers. We are talking about basic special training of insurers with higher insurance education. Of course, this is a difficult and promising question to a large extent, but it is necessary to think about it today. Foreign practice shows that in countries with developed insurance systems there are higher educational institutions that train insurance specialists. In the USA, it is the Maurice R. Greenberg School of Risk Management, Insurance and Actuarial Science (used to be The College of Insurance of New York, in 2001 was taken over by St. John's University) [7], which occupies an important place in the system of world higher insurance education, in England - Chartered Insurance Institute (London) [8], in France - École nationale d'assurances (Paris) [9]. For example, at St. John's University, a 4 to 5-year study is practised; as a result, students can pursue Bachelor's and Master's degrees in finance and business management with a specialisation in insurance, or a Bachelor's degree in actuarial sciences. In The Sapienza University of Rome in Italy [10], Bachelor's in statistical and actuarial sciences and Bachelor's in insurance law lasts 4 years. In Switzerland, only actuarial specialists are trained in 4 German-speaking and 2 French-speaking universities [11].

### **3.4. Conclusion & Recommendations**

The development of the insurance market, accompanied by an increase in the number of companies and an increase in the number, as well as an improvement in the quality of insurance services, has caused a great need for well-trained personnel of insurers, especially actuaries, marketers, specialists in the field of insurance law, risk management, economists, specialists in professional liability insurance, complex bank insurance and a number of others. However, such needs are far from being fully met. There are several reasons for this. First of all, it is an accelerated development of the insurance market, which is ahead of the training opportunities for insurers. Then comes the legacy of the past. And, finally, in the opinion of the author, today there is still no well-thought-out integral system of training for insurers. Despite the fact that new departments in insurance or insurance groups in other departments began to open at universities in Uzbekistan, this does not solve all aspects of the issue raised.

There is a lack of the required number of educators, the unpreparedness of some of them to teach in market conditions, a lack of modern educational and methodological literature, as well as high-quality curriculums.

*What can be done to improve the training of insurers?*

1. It is necessary, within the framework of the national concept for the development of the insurance market, to determine the current and future needs for insurers - both quantitative and qualitative. For this purpose, it might be advisable to carry out the relevant research by the Banking and Finance Academy, the Financial Institute, the Ministry of Finance of the Republic of Uzbekistan, etc.

2. It is necessary to create a system of training insurers. Such a system, in our opinion, should be diversified and multi-level, taking into accounts the level of training of students, combining long-term fundamental education and short-term, full-time and part-time forms of education. One of the elements of this system is permanent seminars, courses, etc. The task is to coordinate the topics, the time of their implementation, and to improve the quality of classes. Seminars and courses are designed to provide insurers with practical training on specific problems of insurance activity. Live dialogue allows us to understand and learn a lot. At the same time, it should be noted that the process of organising and conducting seminars is somewhat unmanageable. Their topics do not touch on many issues that insurers should know, such as: the organisation of company management, the organisation of document flow and information

flows, the legal basis and requirements for concluding contracts, methods for assessing the insurance value of the insurance object, marketing in insurance, insurance economics, etc.

3. The next element of the insurance education system is schools, courses for training in specific insurance specialties with a training period of 3 months to one year. Here it is advisable to use both full-time and part-time forms of education, in the daytime and in the evening. Schools and courses should be differentiated depending on the level of training of the student: with higher education, secondary education, economic, technical, etc. Specialists of higher educational institutions, employees of insurance companies could act as teachers here.

The development of the insurance business in Uzbekistan already dictates the need to train specialists with higher insurance education that meets international educational standards. The principal university of the country for the training of insurance specialists is the Tashkent Financial Institute. However, there is a question whether the training programmes meet the requirements of the time and how popular and competent the graduates of this educational institution are. The creation of a system of higher insurance education will require serious joint efforts of state bodies, higher educational institutions, insurers themselves and their associations.

At the same time, it should be noted that insurance companies today need specialists of various qualifications: managers, actuaries, marketers, lawyers, financiers, appraisers, etc. Therefore, the targeted training of these specialists within a single university may be difficult, but it is possible. It is necessary to study international experience, mind the specifics of the country and adapt. There is a great potential for creating a specialised university with a wide range of specialists providing insurance services of international level. Another option is to introduce the appropriate specialisation in various universities.

In the training of qualified personnel in the digital era, an important role is played by the academic staff, and a training programme for the teaching staff in the insurance business is necessary.

In the context of a shortage of qualified insurance educators, it is important to develop and implement progressive methods, especially online training programmes, which can significantly compensate for the problems in insurance education. An urgent need of the insurance training system is to prepare a solid contemporary textbook on insurance in the Uzbek language [12]. It seems that this problem can be solved by announcing a competition of the Association of

Professional Participants of the Insurance Market of Uzbekistan to create the best training manual that meets the established requirements, with a significant prize fund.

The author thinks that these are the key problems of training insurers in modern conditions. Their solutions will contribute to the development of the national insurance market.

#### **Chapter 4. P.S. Conclusion**

The successful work of any company depends on the qualifications and professionalism of its employees. A highly qualified specialist is an active, adaptive and creative person who forms the basis of the activities of any organisation and is its main resource. The competitiveness of the company in the market is determined by the pace of introduction of advanced technologies in the field of sales, and the use of new methods of activity aimed at consumers. The human capital of the company determines the possibility of rational use of its production factors, thereby determining the competitiveness of the services provided [1]. The company's well-being depends on the level of its customer orientation and the correct application of marketing. This is undoubtedly one of the most important factors of the company's economic growth, ensuring its stable position in the market in the long term.

Marketing is an integral part of every person's life. It is a process in which goods and services that provide a certain standard of living are developed and made available to people. The practical activity of marketing has a great impact on people acting as buyers, sellers and ordinary citizens. Its goals are to achieve the maximum possible consumption, achieve maximum customer satisfaction, provide consumers with the widest possible choice and maximise the quality of life [2].

The role of marketing in the economy is to increase its trading and operational efficiency. In the modern world, marketing is understood as an expression of a market-oriented managerial style of thinking that can not only respond to the development of the market situation, but also change the parameters of the environment itself, ensuring market entry, market expansion and market security [3]. The role of marketing in the economy is simply enormous, since markets are created through marketing, there is no other way. If there are problems in the economy, then in order to eliminate them, it is necessary to develop marketing.

On the basis of undertaken study it can be concluded that the answer to the Research Question of this paper: *Is Marketing essential in service industries in*

*the 21st century?* is positive. In the 21st century, the successful existence of any kind of organisation requires the responsible and proper use of marketing, in particular, there must be a human-oriented approach otherwise this organisation will not make it i.e. survive. The author considers two different industries: public administration and insurance industry, despite the differences in the structure of these areas, their successful future depends on the correct application of marketing, building and following a marketing strategy and plan. All actions should be focused on the customer, the consumer, employees, and simply stakeholders. The correct application of Marketing is the key to increasing human capital and, consequently, the well-being of society. The future will be favourable only if the role of marketing in the economy increases.

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