

Individuals Get From The Income Tax Rate Optimization In Foreign Countries Experiences Of Uzbekistan, Introduction To The Practice Of Importance

Abdullazoda Shukrullo

Independent Researchers, Tashkent State Economic University, Uzbekistan

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Abstract: This article analyzes the system of taxation of the individual in the format of incoming foreign countries, advantages and disadvantages of progressive and proportional taxation model. Example of unified tax policies and proposals for improving and developing countries are studied on a comparative analysis of the tax system based on the premium developer with the undp.

Keywords: Incoming tax, taxation model, progressive and proportional rate, financial planning, tax, tax benefits, international experience and fiscal policy.

Introduction: One of the important economic problems facing most countries nowadays is the chronic nature of the state budget deficit. This makes the issue of finding effective ways to cover the budget deficit in front of the states difficult. From the analysis of the literature, it turns out that in most economically progressive countries, it is taxes on income that make up the vast majority of state budget revenues. Taxes on the income of individuals in particular play a very important role in the formation of the state budget. It is of great importance to what extent the income and expenditure of people is in the increase in the level of profitability of citizens and a comfortable life. As people's income increases, the quality of their lives also changes for the better. Therefore, increasing the real income of citizens is one of the most basic economic and social measures that should be taken by any modern and Democratic state. In particular, the social significance of the income tax on individuals is that this tax directly affects the standard of living of the population by affecting the real income of citizens.

REVIEW OF THE LITERATURE

The tax system is the main foundation of the financial stability of each state. In particular, taxes on the income of individuals are one of the important sources of the state budget and play an important role in ensuring social justice, financing social programs and

maintaining economic equality. The form of tax rates and the essence of tax policy are directly related to the economic model and social policy of each country. Taxes on income paid by individuals are manifested in financial relations that occur in the amount of replenishment of the state treasury.

Russian researcher M.Kulikova believes that while the income tax levied on the population is the main fiscal instrument, it is also an economic instrument that increases the activity of people.

T.Barkhatova noted that the state performs various functions that are not even considered harmonious through income tax. In particular, through the means of income tax, the state, on the one hand, forms a significant share of budget revenues, and on the other hand regulates the level of profitability of citizens. The means of this are the level and composition of consumption of people, as well as the management of their savings. Again on the other hand, the population is encouraged (encouraged) to make the most of the income. In addition, through the means of income tax, the state also puts before itself the task of social protection of less well-off segments of citizens.

Of the Uzbek scientists, I.Niyazmetov also expressed his views on the need for fairness in taxation of income, taxation of all types of income in the same order. In particular, Niyazmetov cited in the tax code of the

Republic of Uzbekistan —on the basis that the principles of fairness of taxation|| and —uniformity of the tax system|| are practically not adhered to, the absence of a single system for taxing income in Republican tax legislation, the imposition of taxes on the income of citizens and business entities in different regimes.

RESEARCH METHODOLOGY

Scientific literature, economic analysis and statistics and analytical work were selected as the methodological basis of the study. The study used methods of financial analysis to assess the level of economic security of small business entities.

ANALYSIS AND DISCUSS THE RESULTS

he concept of improving tax siësat, approved by the decree of the president of the Republic of Uzbekistan dated June 29, 2018 PD-5468, provides for taxation of income of individuals at a proportional rate of 12 percent from 2019. This measure provides for the

possibility of uniformization of taxation on the income of all categories of individuals, that is, compliance with the principles of generality and uniqueness of taxation. But, as we have seen above, when taxing income, not only generality, that is, horizontal justice, but also solvency, that is, vertical justice, should be ensured.

As of 2019, the tax rate on the income of individuals has been brought to a single 12% rate as part of tax reforms in Uzbekistan. This in some way we can see the positive side of the calculation procedure for this type of tax, which is expressed in a way that is understandable to the taxpayer. However, in terms of the tax burden and the point of social support, somewhat negative aspects are also manifested. Therefore, this article is aimed at determining the appropriate and effective tax model for Uzbekistan, based on the study of the experience of foreign countries.

Let's consider the system of taxation of income of individuals on the scale of countries with different economic development.

The us experience:

Individual income tax rate in USA.

№	<i>Tortiladigan taxation income(us dollars)</i>	<i>tax rate(%)</i>
1	0---11600	10 %
2	11601---47150	12 %
3	47151---100525	22 %
4	100526---191950	24 %
5	191951---243725	32 %
6	243726---609350	35 %
7	609351--- and higher	37 %

In the United States, each state sets its own tax rates. For example, the highest level of tax in California can be up to 13.3%. An important aspect of the US tax system is the breadth of the system of benefits and deductions. There are various benefits for married individuals, people with disabilities, people with education, which

leads to a decrease in the tax burden. For example, the following standard discounts set for 2025 can be cited. Separate application for single and married persons: \$ 15,000, application for spouse or living spouse: \$ 30,000. Head of household: \$ 22,500 can be deducted from the income tax base.

The experience of Germany:

№	<i>Tortiladigan taxation income(us dollars)</i>	<i>tax rate(%)</i>
1	0---11600	10 %
2	11601---47150	12 %
3	47151---100525	22 %
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Before you start working in Germany, you should get at least some brief knowledge about income tax, the tax

classes, and other taxes. Anyone who resides in Germany and is employed there is subject to individual income tax (Einkommensteuer). The country operates

a progressive tax rate which means it increases with taxable income.

In Germany, income tax is typically deducted directly from your paycheck by your employer through a system known as "Lohnsteuer." This means that your employer withholds the tax from your salary and remits it to the tax authorities on your behalf.

The marginal tax rate in Germany refers to the rate at which the last Euro of income is taxed. The tax percentage varies depending on income and the type of tax being considered. Additionally, there are other mandatory taxes and contributions to consider, such as the solidarity surcharge, church tax, and social security contributions. We will discuss this subject in more detail later in the text.

The experience of Albania:

<i>Salary</i>	<i>income tax</i>
0 — ALL 30 000	0 %
30 001 --- 150 000 ALL	the high amount from the other side 30 000 to 13% of ALL
150 001 from the other side of the top	15 all 600 + 150 000 more than the amount of 23 %

(Albania unit money – the other side(ALL) from 2025-the lowest position monthly salary of the year 740 euro; ALL 30 000=306 euro)

In Albania, too, the income tax of individuals is taxed in a progressive form, while income tax of individuals is exempt from income tax if its monthly income is less than the sum of less than 30,000 ALL. Any employer who pays a salary or salary to an employee will withhold personal income tax and hold the withheld tax in favor of the tax authorities no later than the 20th day of the next month of payment.

The tax system of uzbekistan with taqqosiy analysis:

Starting from the year 2019 in the republic of Uzbekistan income tax from individuals to only 12% at the rate established.

The mechanism of this taxation advantages:

- Let's clear simplicity and
- There is possibility of expansion of the tax base
- Reduction of administrative costs

However, there are the following disadvantages:

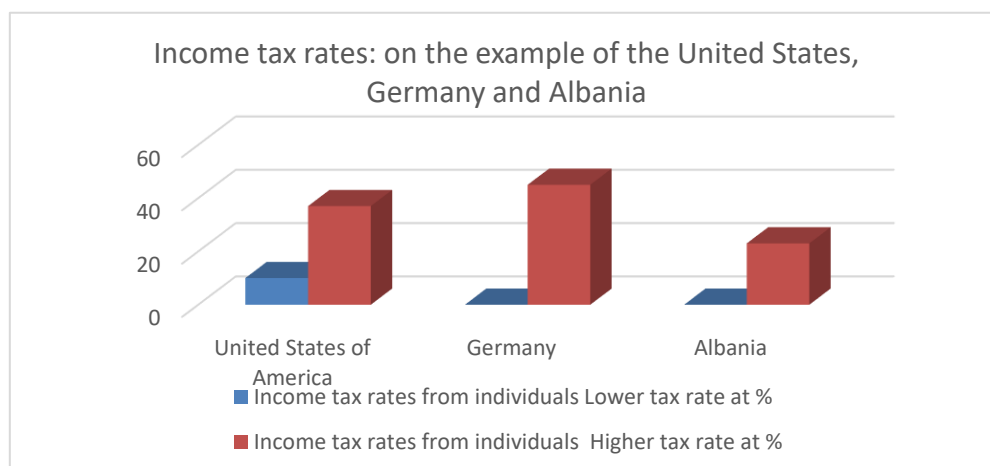
- The level of income inequality is not taken into account in the tax burden
- The taxation of relatively light layer is highly

profitable ministry

- The limits of the principle of social justice

However, in most states, Income Tax (personal income tax) and capital gains tax (Capital gains tax) are separated from each other. To distinguish this, an example of real estate can be made. When an individual receives income from buying real estate and renting it out, it is subject to income tax. If this sells real estate to more expensive than it received, the capital gains tax will pay. Most states, such as Bahrain, New Zealand and Singapore, have waived capital gains taxes in an effort to support individuals.

Looking at the comparative graph of the system for taxing the income of individuals in the states of the United States, Germany, and Albania for the highest and lower rates of income tax, we can see that different rates are set depending on the population of the country and their level of income. From the result of the comparison, it seems that in all developed countries a progressive rate system was introduced, and through this method the tax burden on income was equalized.



1-Picture. By comparing the rate of the tax on income of individuals in the state chart.

Comparative analysis shows that in most developed countries, a progressive rate system is introduced, and through this method, the tax burden on income is equalized. That is, the income tax of individuals who receive high income will also be higher, and individuals who earn low income on the contrary will be taxed at a reduced income tax rate or at a zero-level rate. Such a procedure for taxation is considered an approach to the social protection of the underprivileged layer of the population. Currently, Uzbekistan does not have this approach.

CONCLUSION AND SUGGESTIONS

Foreign experiments show that the progressive model in income taxation is effective in reducing income inequality in society and promoting social justice. Based on the above information, I propose to put into practice the following procedures for the tax system in Uzbekistan.

1. The introduction of a progressive tax system – for example, 10-12% low – income to a layer, 15-20% – high income.
2. The expansion of the tax deduction system – education, health, disability, and children, families and discounts introduction.
3. The gradual expansion of the system of the declaration – and high-income many-to cover the movement of own source revenue.
4. Transparency of tax information – this will serve to increase confidence.
5. Social policy and tax policy combination – through the funds collected through this tax will be directed to the essential needs of the population.

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