

**INNOVATIVE MECHANISMS FOR INCREASING INVESTMENT
ATTRACTIVENESS IN THE DIGITAL ECONOMY**

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Abstract.

This article discusses the use of artificial intelligence to identify investment and the risks affecting it, and the effective use of AI capabilities. About strategies to be implemented in Uzbekistan in the near future

Key words

investment attractiveness, investment environment, artificial intelligence, big data, digital transformation, ESG, Smart contract.

Introduction.

In today's increasingly competitive market conditions, attracting investment flows for economic efficiency is becoming increasingly important between countries. The formation of a digital economy is fundamentally changing investment processes. In this regard, modern investors are now paying great attention not only to natural resources or cheap labor, but also to data openness, technological infrastructure and digital management systems. In this regard, artificial intelligence (Artificial Intelligence – AI) and Big Data technologies are one of the important innovative mechanisms for increasing investment attractiveness.

1. The importance of artificial intelligence in the investment process

Artificial intelligence is a set of technologies that allow analyzing large amounts of data, making forecasts and making optimal decisions. In the investment sector, AI is used in the following areas:

1.1 Investment risk assessment

AI algorithms analyze the financial performance of the enterprise, credit history, market trends and macroeconomic factors and determine the level of risk. As a result:

- Credit risk is reduced
- Fraud cases are detected quickly
- Investment decisions become more accurate.

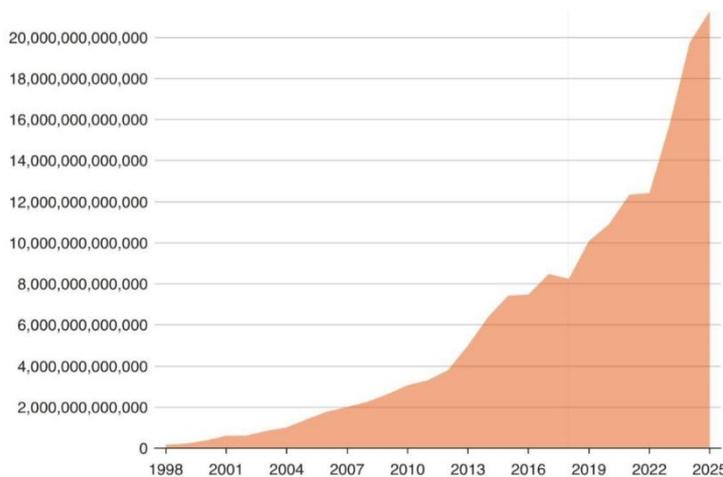
1.2. Financial forecasting

In addition to processing data in real time, artificial intelligence can also predict market growth rates, identify currency risks, and calculate investment profitability. This significantly reduces the level of uncertainty for the investor. I would like to give one example here. The Norwegian sovereign wealth fund used AI to check Environmental, Social and Governance (ESG) risks.

Norway’s \$2.2 trillion sovereign wealth fund, the world’s largest, is using AI to help companies screen for risks such as forced labor and corruption, Reuters reported. The fund, one of the world’s largest investors, holds stakes in about 7,200 companies worldwide and accounts for about 1.5 percent of all listed shares. It has often played a prominent role in environmental, social and governance issues. “Within 24 hours of our investment, AI tools can identify new companies in the fund’s portfolio that may be linked to, for example, forced labor, corruption or fraud,” NBIM (Norges Bank Investment Management) said in its annual investment report. “In several cases, we identified and sold these investments before the broader market reacted to the risks, which prevented potential losses.”

NBIM said AI is particularly useful for researching smaller companies in emerging markets, where data providers often offer limited coverage and international media may not report on them, the report said. In short, the Norwegian \$2.2 trillion fund uses artificial intelligence to identify ESG risks, identify investment risks in advance and exit potentially bad assets. It allows it to scan hundreds of companies in real time within 24 hours, which has helped the fund reduce risk and avoid losses.

The market value of the Norwegian wealth fund



[The value in the graph is shown on 31.12.2025. Source: Norges Bank Investment Management]

2. Protection through smart contracts.

It works mainly through blockchain technology and allows for automatic execution of the terms between the investor and the project. Automatic compensation in case of violation of financial conditions reduces uncertainties and makes investments safe.

2.1. Importance of big data technologies

Big Data is a very large, rapidly updated and diverse set of data. Big Data creates the following opportunities to increase investment attractiveness:

2.1. Determining the regional investment potential, using a large database, the economic growth indicators of the region, the level of infrastructure development, the size of the consumer market are analyzed and the most favorable region for the investor is determined based on these sources.

2.2. Open data system

Transparent data increases investor confidence. Open publication of official legal and statistical data indicates the stability of the investment environment. For example, regulatory and legal documents are openly presented through the Lex.uz portal.

Uzbekistan aims to become one of the world's leading countries in the use of AI technologies, as well as the "Digital Uzbekistan-2030" strategy. This document sets out tasks such as: Improving state administration based on artificial intelligence, Increasing the share of the Digital economy. Attracting innovative investments. According to the Ministry of Justice, on 10/22/2025 the President signed a decree on measures to develop artificial intelligence technologies in Uzbekistan. According to the decree, by the end of 2026, at least 100 new AI-related initiatives will be implemented in the fields of public administration, the social sector and the economy.

Uzbekistan aims to attract more than \$ 1 billion in foreign investments to create a modern AI infrastructure by 2030. In order to develop artificial intelligence, the president ordered the launch of the government's AI portal (ai.gov.uz) by the end of this year. The platform will post information about AI projects and programs, new startups, and free online training courses. The introduction of AI technologies will be taken into account when assessing the digital transformation of state bodies and state-owned enterprises. Starting in March 2026, ministries and departments will participate in the competition for the best AI projects twice a year. Starting in 2026, the presidential competition for the best AI startups, the Presidential AI Award, will be held annually in Uzbekistan. At a meeting on October 21, the president announced that the prize fund of the event will be \$ 1 million.

SUMMARY

Increasing investment attractiveness in the digital economy is carried out through innovative mechanisms. Technologies such as digital platforms, smart contracts, artificial intelligence and Big Data create investment security, fast information and decision-making opportunities for investors. ESG and sustainability investments can attract global capital and develop long-term, reliable projects. In this way, innovative mechanisms make the investment environment in the digital economy attractive, transparent and efficient, and stimulate economic growth and sustainable development.

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