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MAIN EVENTS AND DECISIONS TO CREATE AN INDEPENDENT SLOVAK REPUBLIC AFTER THE VELVET REVOLUTION IN 1989

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After the Velvet Revolution, the dominance of the Communist Party of Czechoslovakia ended. The advent of democratic processes also opened up an unresolved Slovak issue for many years. The original intention of most Slovak politicians and society was to establish a just federal or confederal model in which the sovereign Slovak Republic and the sovereign Czech Republic would have an equal status within Czecho-Slovakia. The majority of the Czech political and non-political public advocated a unitary form of a common state – one government in Prague. On this basis, the democratically elected winners of the elections in Slovakia (Vladimír Mečiar) and Czechia (Václav Klaus) agreed on the peaceful and peaceful division of the Czech and Slovak Federal Republic into two independent

states – the Slovak Republic and the Czech Republic. The key culmination of this process was the approval of the constitutional law on the dissolution of the Czech and Slovak Federal Republic on November 25, 1992, by Czech and Slovak deputies of the Federal Assembly in Prague. The aim of the submitted article is to analyze the main aspects of the peaceful division of Czecho-Slovakia. I believe that this example from Central Europe can be an inspiration to the whole world, that conflicts can also be resolved peacefully without the need for a military solution.

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**INTRODUCTION OF NEW INFORMATION TECHNOLOGIES
IN THE CONDITIONS OF INNOVATIVE TRANSFORMATION
OF THE ECONOMY**

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The national economy of Uzbekistan has been given the task of overcoming the raw material orientation through accelerated diversification and increasing its efficiency. One of the ways to solve this problem is the active implementation of the achievements of science and technology in the activities of all economic entities, the transfer of the economy of our state to an innovative development path. Commercial banks play a significant role in the transformation of the country's economy. Operating in a highly competitive environment with a decrease in profitability across the entire range of banking operations and an increase in the risks of banking activities in order to increase the efficiency of their activities, credit institutions need to actively introduce innovative products, services and