

## MODERN INFORMATION TECHNOLOGIES IN EDUCATION

Hajiyeva E.

National Defense University, Baku, Azerbaijan

In recent years, information technologies (IT) have led to significant and profound advancements in various fields of teaching and education. Modern technologies not only make the teaching process easier in educational environments but also provide more convenient learning opportunities for teachers and students, while enabling an in-depth study of all subjects taught and improving teaching methods.

1. **Personalization of Teaching.** One of the greatest and most important benefits of information technologies is the personalization of education. AI-based platforms analyze students' strengths and weaknesses, allowing them to follow lessons at their own pace and according to their needs. In addition, teachers can track students' progress and provide them with targeted support.

2. **Interactivity and Collaboration.** Virtual reality (VR) and augmented reality (AR) technologies simulate historical events, scientific processes, and geographical concepts, making education more visual and engaging. These technologies create an environment for interactive learning among students. Through various online platforms, they discuss topics, collaborate on projects, and use different digital tools. This helps them build and develop effective skills.

3. **Reduction of Time and Space Constraints.** By using modern IT tools, students can join classes anytime, anywhere. This is particularly beneficial for students in remote areas, giving them easier access to education. Online courses (e.g., Coursera, edX) and blended learning models allow students to learn on their own schedule.

4. **Variety of Resources.** Through the internet, students gain fast access to scientific articles, online libraries, and international research materials. Textbooks, video lessons, educational games, and interactive tests—all available online—make the learning process more interesting and enjoyable. Teachers also enrich their lessons, implementing more effective teaching methods.

5. **Improvement of Educational Quality.** Modern technologies offer broader resources to enhance the quality of education. They enable students to acquire greater and more comprehensive knowledge on a variety of topics and ensure a higher level of mastery of the material.

In our modern era, information technologies have introduced innovations that bring about fundamental changes in science and education.

These technologies provide teachers and students with very fast, effective, and personalized teaching opportunities, making the educational process more flexible and dynamic.

However, attention must be paid to challenges such as strengthening the technical infrastructure, providing professional training for teachers, and implementing cybersecurity measures.

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## MODERN THREATS TO FINANCIAL AND ECONOMIC STABILITY

Muradova E.E.

Azerbaijan State University of Economics UNEC Baku, Azerbaijan

Hashimov E.G.

Azerbaijan Technical University, Baku, Azerbaijan

In the context of globalization, digital transformation, and geopolitical uncertainty, financial and economic security has become a core pillar of national security frameworks. This article explores the conceptual foundations, key risk factors, and strategic responses related to the safeguarding of financial and economic stability in modern economies. The study focuses on the following key dimensions: components of financial security, including fiscal stability, sound tax and budgetary policies, management of public debt, and foreign currency reserves; determinants of economic vulnerability, such as lack of diversification, energy dependency, foreign investment structures, and exposure to global market volatility; internal and external threats, including inflation, financial fraud, cyberattacks on financial systems, and speculative capital flows; analytical and regulatory approaches, such as economic resilience indicators, financial stability assessments, stress-testing models, and proactive macroprudential regulation.

The paper also provides tailored recommendations for developing economies, including Azerbaijan, focusing on strengthening macroeconomic governance, ensuring the resilience of national financial markets, and enhancing regulatory frameworks for digital and strategic sectors. Emphasis is placed on balancing growth with risk prevention to achieve long-term sustainable development and economic sovereignty.

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