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STAGES OF AUTOMATING PENSION DETERMINATION IN AZERBAIJAN

A B S T R A C T

The purpose of the research - is to investigate the reforms and technological innovations implemented in the field of automating the pension determination process in Azerbaijan, to analyze the stages of this process, and to assess the impact of automation on the efficiency, transparency, and citizen satisfaction of the pension system.

The methodology of the research – a systematic and analytical approach was applied during the research, utilizing various scientific research methods. Official documents, reports, and statistical data from the State Social Protection Fund (SSPF), the Ministry of Labour and Social Protection of the Population (MLSP), and other relevant institutions were analyzed.

The practical importance of the research – the research has both theoretical and practical significance. It can serve as a data source for developing models to be used in the forecasting and management of labor pensions.

The results of the research – the study showed that the automation of the pension system in Azerbaijan has been carried out in stages, with the process accelerating mainly since 2006. Initially, data was digitized, followed by the integration of databases and the application of automatic assignment mechanisms, forming a systematic approach.

The originality and scientific novelty of the research – this study is one of the few scientific works that analyzes the automation of the pension determination system in Azerbaijan in historical sequence and from legal, technological, and institutional perspectives. The issue is evaluated not only from a technical point of view but also through the lens of the development of the social insurance system and its impact on citizen satisfaction.

Keywords: proactive assignment, individual accounting, pension calculator, insurance-pension system, citizen satisfaction, social insurance contributions.

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INTRODUCTION

Currently, humanity is living in a period of significant change marked by large-scale, complex, and remarkable technological innovations, with artificial intelligence permeating various aspects of our lives. We have already moved past three industrial revolutions, which included the invention of the steam engine, electricity, computers, and the internet. Since the late 20th century, we have entered the era of the fourth industrial revolution, characterized by new technological leaps such as artificial intelligence, robotics, the Internet of Things, autonomous vehicles, 3D printing, nanotechnology, biotechnology, and quantum computing. Scientific and technological development, particularly the acceleration of digitization, demands automation across all sectors. It is an undeniable fact that countries around the world aim to survive in this rapid flow by achieving quick advancements in e-governance, digitization, and scientific and technological progress. In this regard, Azerbaijan has also taken significant steps. The digitalization of nearly all areas of the state governance system has been implemented, and this innovation has been applied to the pension determination sector as well (3, pp.8-21). The automation of pension determination aims to ensure the more efficient and transparent management of pension systems through the application of modern technologies.

A pension is the restoration of a portion or the full amount of a person's lost salary. When an individual loses their official employment, a pension is provided as compensation for the lost job and income. Just as we insure our cars, homes, and lives, a pension serves as insurance for the potential loss of employment or salary. Therefore, it should be viewed primarily as an economic mechanism. In this system, the State Social Protection Fund acts as the insurer. It collects annual insurance contributions and, when an insured event occurs, pays benefits to individuals who have reached retirement age.

The payment of social insurance or pension benefits begins with the determination of the pension amount. Today, the process of calculating pension amounts in our country has been automated (9, pp. 70-85).

In the past, there were instances where officials exploited citizens' lack of awareness during the pension assignment process. The automated pension assignment system has primarily eliminated direct interaction between citizens and officials, thereby ensuring greater transparency.

The automation of pension determination is a fundamental element of the insurance-pension system. Before automation, the determination of pensions had become a source of income for officials, often involving agreements between pensioners and officials. Higher pensions were promised in exchange for bribes, resulting in violations of the rights of individuals entitled to pensions. In this context, the elimination of human factors in pension determination is a very positive step. Initially, automated (proactive) pension determination was carried out for old-age pensions. Later, pensions for disability and loss of breadwinner were also determined electronically. This reform in the pension sector has increased transparency within the system, prevented unnecessary delays, simplified relations between citizens and fund authorities, and significantly reduced the role of human factors.

Formulation of the pension system in Azerbaijan

In every country, the pension system encompasses social expenditures and seeks effective means for the social protection of the population. Looking back at the history of global pension systems, we see that until the 1970s, most countries primarily used a "solidarity system."

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According to this system, all workers made social insurance payments, and those facing social risks received pensions and benefits based on their losses. Starting in the early 1970s, European researchers identified that aging was becoming a global issue and that birth rates were declining. In developed countries, life expectancy began to rise while birth rates fell, leading to a decrease in the effectiveness of the "solidarity system." Pension systems worldwide started facing serious financial challenges, prompting a transition to a new "individualization" system. The main goal of implementing the individual accounting system was to establish a direct relationship between the mandatory state social insurance contributions made and the pension amounts. This, on one hand, aimed to create a reliable financial source for future pension provision, and on the other, to ensure a fair resolution of pension entitlements for insured individuals. Since 2006, Azerbaijan has also transitioned to the individual accounting system for similar reasons. (14) In recent years, the number of pensioners has been continuously increasing, while the young workforce has been decreasing. This trend indicated that without prompt action, in 10-15 years, the pension fund would be unable to make payments, as the ratio of workers to pensioners would continue to decline. This issue has also played a crucial role in addressing the growing dependency of the state social protection fund on the budget.

Table 1.
Projected Revenues of the Fund by Sources, in Millions of Manats (for 2024)

No.	Source of Income	Approved (in thousands)	Proposed (in thousands)
1	TOTAL INCOME	6,919.9	6,949.9
2	Mandatory state social insurance contributions	5,288.1	5,478.1
2.1	For budget-funded organizations	1,672.9	1,672.9
2.2	For employees of budget-funded organizations	228.1	228.1
2.3	Non-budget sector, including:	3,387.1	3,577.1
2.3.1	For individuals engaged in entrepreneurial activities	65.0	65.0
3	Other income, total, including:	12.7	12.7
3.1	Income from partial costs of sanatorium-resort vouchers	2.4	2.4
4	Funds allocated from the state budget for financing obligations of the state social protection fund to balance the budget	1,392.0	1,232.0
5	Amount directed from unspent funds of the state social protection fund from previous years to the current year's expenses	227.0	227.0

Source: Compiled by the author based on data obtained from <https://sai.gov.az/en/>

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Social insurance and pension issues in Azerbaijan during the soviet era

During the Soviet era, social insurance and pension matters in Azerbaijan developed not under independent republic legislation but based on all-union legislation. The Soviet pension provision system was built on the principle of “insurance without payment”. Necessary financial resources were sourced only from the state budget or the payments of enterprises. This financial model of pension provision, along with the regular increase in the number of pensioners, negatively impacted the stability of the existing pension system. In the 1980s, changes in economic structures and the transition of most enterprises to economic self-sufficiency complicated the future provision for employees. In 1990, the USSR Social Insurance Fund was established, and it was decided that all enterprises, organizations, cooperatives, collective farms, and other entities would make contributions to it, regardless of their subordination. Subsequently, the USSR Pension Fund was created to finance pension provisions, along with the establishment of the Azerbaijan branch of the USSR Pension Fund. After the Declaration of the Constitutional Act on the Restoration of the State Independence of the Azerbaijani people, the reorganization of the republic's state institutions began. The Azerbaijani branch of the USSR Pension Fund transformed into the Pension Fund of the Republic of Azerbaijan. On September 30, 1992, the State Social Protection Fund of the Republic of Azerbaijan (DSPF) was created based on the Pension Fund and the Social Insurance Fund of the Republic of Azerbaijan. The DSPF, with its independent financial and banking system, was tasked with financing state pension provision, benefits, and payment costs within the territory of Azerbaijan. In 1997, the activities of the DSPF were further enhanced as the authority responsible for state management in the field of mandatory state social insurance.

To fully align social insurance and pension provision issues with European standards, the implementation of the “Pension Reform Concept in the Republic of Azerbaijan” between 2001 and 2005 laid the groundwork for a qualitative restructuring of the DSPF’s activities. To fulfill the provisions of the concept, the Ministry of Labor and Social Protection of the Population transferred its functions regarding the determination, financing, and payment of pensions and accompanying benefits to the DSPF, which was responsible for managing mandatory state social insurance and individual accounting. This established the functioning of the new insurance-pension authority envisaged in the reform concept.

In the initial formation of pension systems, pensions were determined as fixed amounts. Later, this expanded to include pensions related to salaries, pensions based on individual accounting and indexing of paid social insurance contributions, and finally, pensions based on the actual accumulation of contributions in individual accounts and the placement of these funds. In other words, the steps taken to enhance the fairness of the pension system based on insurance principles led to the premise that the amount of pensions should be determined in accordance with each individual's contributions to the system, defining the most modern directions for the development of insurance-pension systems. Over the past period, the operations of the DSPF, which manages social insurance, individual accounting, and pension provision, have been completely restructured based on international standards. Since 2004, modern technologies have been implemented in the distribution of pensions and benefits to the population.

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It should be noted that in many countries around the world, the transition to a system of individual accounting for insured individuals has been based on real accumulation. However, this direct approach has also revealed negative effects, particularly regarding the social protection of those covered by the previous system, the safeguarding of accumulated funds in financial markets, and so on. Therefore, considering the challenges in this area and to maintain the state's protective role in the pension system, several countries, including those in Eastern Europe, have implemented a more advanced three-pillar system (2, pp. 760-762). In this system, labor pensions are calculated based on three components: a base, insurance, and accumulation.

A three-pillar pension system was adopted in Azerbaijan with the "Law on Labor Pensions" enacted in 2006. In the new insurance-pension system established in our country, mechanisms for increasing pensions have been adjusted to meet the demands of a market economy (1, p.56). This includes considering the annual level of the consumer price index in increasing the base component and indexing the insurance component according to the consumer price index, allowing for a fair distribution of existing financial resources among pensioners. Thus, for the first time in our country, indexing based on the annual level of the consumer price index, i.e., inflation, has begun. One of the characteristic features of the transition to the new insurance-pension system is that individuals previously covered by the earlier system are also integrated into this new system, ensuring the protection of their pension rights and facilitating their integration into new conditions without any restrictions. The pension provision of individuals covered by the previous system has been adapted to new norms, ensuring their participation in the new system, including the new rules for the increase and indexing of pensions. Furthermore, opportunities have been provided for these individuals to increase their pension capital based on the results of their post-retirement employment activities. The payment of pensions and social insurance benefits to workers has also been regulated by new rules. Since January 1, 2006, the management of social payments made by enterprises and organizations through mandatory state social insurance contributions has been transferred to the DSPF, which has eliminated problems related to pension and benefit payments due to issues arising from payments being made at the workplaces (13). It has also ensured the organization of these payments on a new basis and their execution through plastic cards.

Development stages of pension assignment in Azerbaijan

To clearly observe the results of the automation of pension assignments and subsequent proactive assignment methods in Azerbaijan, let's examine the developmental path of pension assignment comparatively:

Period until 2006

From the 1930s until 2005, similar to other post-Soviet countries, pension payments in our republic were carried out based on the principle of solidarity. This meant that the current working generation funded the pensions of the two preceding generations. Social insurance contributions deducted from the salaries of individuals with varying income levels were collected in one place, namely, the budget of the State Social Protection Fund, and later distributed among those retiring. Currently, the difference in pension amounts between citizens earning high salaries and those receiving minimum wages was minimal. For instance, the social insurance contribution of a citizen with a high salary was significantly greater than that of

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someone earning a minimum wage, which violated the principle of fairness. The assigned pension amounts were determined to be a minimum of 125 manat and a maximum of 225 manat. (10) Additionally, increases in pensions were based on various indexing methods relevant to different periods, which led to dissatisfaction among pensioners who were excluded from these adjustments. Furthermore, there were instances of fraud when calculating the average monthly salary for pension assignments. When a person reached retirement age and applied for a pension, the process involved taking their salary over the last 24 months or any consecutive 60 months to calculate the average monthly salary, based on which social insurance was determined. During this process, actual salaries were artificially inflated, resulting in individuals who had paid minimal social insurance during their working years receiving disproportionately high pension amounts. A notable innovation during this period was the introduction of delivering pension payments via plastic cards through ATMs starting in 2004.

Three-pillar insurance-pension system

As this system did not prove effective under market economy conditions, a new insurance-pension system was implemented starting January 1, 2006:

1. Base Component – the state-guaranteed social protection of pensioners, with a determined amount by the government;
2. Insurance Component – the amount formed by mandatory state social insurance;
3. Accumulation Component – funds formed through private pension funds (not yet implemented).

Individual accounting was introduced, marking the beginning of automation in pension assignments. Since that time, the State Social Protection Fund has managed the accounts of all contributors. (5, pp. 105-107). Before 2006, there was no electronic accounting system. Within the framework of the newly established insurance-pension system, mechanisms for determining and increasing the base and insurance components of labor pensions were implemented. The base component of labor pensions was increased equally among all pensioners, considering the consumer price index, while the insurance component was indexed, allowing for a fair distribution of existing financial resources among all pensioners and ensuring transparent provision of social protection rights. For the first time in our country, indexing based on the annual consumer price index, i.e., inflation, was initiated. In contrast, the previous system had various methods of indexing pension increases at different times, which led to justified dissatisfaction among pensioners who were left out of these adjustments. Despite these improvements, erroneous calculations during pension assignments remained unavoidable, with all negative instances manifesting in salary documentation and amounts.

Simplified calculation method

At the end of 2009, to further improve citizens' pension security, develop the insurance-pension system, and ensure the automation of the assignment process, another innovative step was taken in the pension assignment system. The introduction of a new simplified method eliminated the requirement for numerous documents and salary statements during the pension assignment process. The calculation of labor pensions was entirely simplified, fundamentally reducing the potential for subjective factors to arise. For the period up to January 1, 2006, the

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calculation of pension capital was based on an individual's working experience. For this purpose, information was collected about the employment history of contributors up to January 1, 2006. Starting January 1, 2010, a pension capital of 170 manat was allocated for each year of work prior to 2006, multiplied by the number of years worked. Subsequently, the inflation rate for the years 2006, 2007, 2008, and 2009 was applied to this amount, and the total accumulated sum was added to the individual's account over four years. The total amount was then divided by 144 to determine the insurance component of the pension, which was supplemented by the country's base pension.

One may ask, why 144? This is because statistics determine the expected life expectancy in Azerbaijan to be 77 years, while the retirement age is 65. This calculation implies that, on average, a citizen will receive pension payments for 12 years, equating to 144 months. Therefore, the total insurance amount is divided by 144.

To further ensure transparency in this area, a pension calculator was made available on the Fund's website (currently located on the e-sosial.az portal). Any citizen could calculate their pension using this calculator before applying to the Fund. Thus, it became unnecessary to obtain this information from pension assignment specialists in local offices (7, pp. 260-278). Each individual could access information about their accumulated funds and their sources through their social insurance certificate number on the website.

However, one point had been overlooked here. Until 2006, the pension amounts of approximately 900,000 citizens who retired were significantly lower than those of people who retired under new regulations after 2006. This was because these pensions had no insurance component. This injustice arose because new regulations were implemented after 2006, allowing those who retired thereafter to receive much larger pensions. As a result, to improve the pension provision for those individuals, eliminate any discrimination in this area, and ensure that elderly people receive pensions at an adequate level, pensions assigned under the previous system before July 1, 2011, were recalculated, resulting in an average increase of 40% for nearly 900,000 pensioners (12).

Automated centralized pension assignment

Finally, starting from July 11, 2013, Azerbaijan became the first country in Eastern Europe and the Commonwealth of Independent States to begin automated centralized assignment of age-based labor pensions. Every citizen eligible for a pension could call the State Social Protection Fund's "190-0 Call Center," provide their ID details and information about their employment history until January 1, 2006, and immediately realize their right to a pension assignment in real time without collecting any documents (6, pp. 12-15). Each citizen whose pension was assigned was informed of the amount of their pension and when they could collect their plastic pension card from the local branch of the State Social Protection Fund's agent bank within a few minutes. At the same time, each citizen received a special official notification regarding this.

Transition to a two-tier insurance-pension system

As of July 1, 2017, Azerbaijan transitioned from a three-tier to a two-tier insurance-pension system. The base part of pensions was abolished, and as a result, the pension system

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completely shifted to an insurance principle. Pensions began to be assigned solely based on the funds accumulated in the individual's personal account. This meant that for citizens who acquired the right to a labor pension after the new law came into force on July 1, 2017, the pension amount would not be funded from the state budget. The pension amount would be formed based on the citizen's individual contributions (compulsory part - Mandatory State Social Insurance Fee, and voluntary part - accumulation part) (4, pp.58-63). The aim was to reduce the fiscal burden on the state budget by achieving pension provision through individual contributions. With the implementation of this system, a new element was introduced into the law - a minimum pension amount. If the calculated pension amount for a citizen exceeds the minimum pension amount, then the pension will be assigned regardless of work experience; otherwise, work experience will be considered. If a worker has 25 years of work experience, then a minimum pension will be assigned based on the system's funds.

After the application of this calculation method, that is, after the abolition of the base part, to prevent injustice in the calculation of pensions for citizens retiring, the amount converted to social insurance for the period until January 1, 1992, was covered by the state, while the amount converted for the period until 2006 was covered by the Ministry of Labor and Social Protection. This is because there was no State Social Protection Fund before 1992; the Fund was established in 1992. After 2006, these funds were freely accumulated and calculated.

Implementation of proactive assignments

The process of pension assignment had become significantly easier compared to previous years, but problems arose when accurately determining work experience. Citizens had to submit various documents to verify their pension contributions when applying for pension assignment, and they would retrieve information related to their employment records from archives. (8, pp. 140-153). This process was time-consuming and often led to substantial and baseless disputes, as well as instances of abuse. Therefore, starting January 1, 2019, age-based labor pensions began to be assigned proactively and electronically. According to the new change, for individuals who reached pension age on or after January 1, 2006, if their individual account had registered pension capital by July 1, 2018 (regardless of the amount), they would be awarded 25 years of social insurance experience when assigning their labor pension. After the indexation of this 25-year experience and the pension capital registered by July 1, 2018, pensions would be assigned based on the total pension capital formed. If a citizen's actual social insurance experience before 2006 exceeds 25 years, their actual experience will be considered. Starting in 2021, when assigning pensions to those who reach the legally defined age limit, the social insurance experience before January 1, 2006, is calculated by reducing one year for each calendar year. For example, in 2021, this experience is considered to be 24 years instead of 25, in 2022 it would be 23 years, in 2023 it would be 22 years, and so on. This allowed for the complete automation of pensions. That is, on the day a person reaches pension age (65 years for men, 63.5 years for women), their pension assignment is carried out, and they are notified via SMS, email, and official letter about their pension eligibility, the assigned amount, and where to collect their pension card.

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Figure 1.

Monthly pension amount by type, in manats

Date	Loss of Family Head	Disability	Old Age	Total
01.07.2023	400	465.7	366.3	1231.0
01.01.2024 (PROJECTION)	500	526.8	414.4	1441.0
01.01.2025 (PROJECTION)	600	547.5	430.6	1578.1

Source: Compiled by the author based on data obtained from <https://sai.gov.az/en/filter?type=rey>

Other types of labor pensions, such as disability pensions and pensions for loss of breadwinner, were later assigned proactively as well.

Proactive assignment of disability pensions began on March 1, 2019, and for pensions related to loss of breadwinner on January 1, 2021.

There is an exception for civil servants and those retiring under preferential conditions, as their calculations differ somewhat, making complete automation impossible. However, efforts are underway to automate their pension assignments as well.

CONCLUSIONS

Since the beginning of 2019, the automation of pension assignments as the first proactive service and the electronic provision of services in this area have eliminated the potential for bureaucratic delays and other negative occurrences, established a transparent and flexible pension assignment system, increased pensions, and ultimately resulted in greater citizen satisfaction. Citizens do not need to apply in person or submit any documents for pension assignments. Management in the relevant area is fully organized on modern and efficient electronic technologies. As a result of this reform, there has also been an increase in people's monthly pensions. Individuals who reached pension age with even the smallest recorded pension capital in their individual accounts automatically received 25 years of social insurance experience before January 1, 2006, allowing them to be covered by the pension provision system. In 2019, approximately 19,500 individuals gained the right to receive age-based labor pensions as a result of this automatic calculation of 25 years of social insurance experience (11). This transition from social assistance to age-based pensions resulted in a 48% increase in their income. Thus, individuals who reached pension age realized their pension rights on the very day they turned of age, without collecting any documents or applying anywhere, and they were notified electronically about this. In the first seven months of 2024, there were 25,000 electronic pension assignments, and since the beginning of 2019, 127,000 pension assignments have been conducted proactively through the electronic system.

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AZƏRBAYCANDA PENSİYA TƏYİNATININ AVTOMATLAŞDIRILMASI MƏRHƏLƏLƏRİ

X Ü L A S Ə

Tədqiqatın məqsədi - Azərbaycanda pensiya təyinatı prosesinin avtomatlaşdırılması sahəsində həyata keçirilmiş islahatları və texnoloji yenilikləri araşdırmaq, bu prosesin inkişaf mərhələlərini təhlil etmək və avtomatlaşdırmanın pensiya sisteminin səmərəliliyinə, şəffaflığına və vətəndaş məmnuniyyətinə təsirini müəyyənləşdirməkdir.

Tədqiqatın metodologiyası - tədqiqatın aparılması zamanı sistemli və analitik yanaşma əsasında müxtəlif elmi-tədqiqat metodlarından istifadə edilmişdir. DSMF, ƏƏSMN və digər aidiyyəti qurumların rəsmi sənədləri, hesabatları və statistik materialları araşdırılmışdır.

Tədqiqatın tətbiqi əhəmiyyəti - tədqiqat həm nəzəri, həm də praktiki baxımdan əhəmiyyət daşıyır. Əmək pensiyalarının proqnozlaşdırılması və idarə olunmasında istifadə olunacaq modellərin hazırlanmasında bu tədqiqatın məlumat bazası kimi istifadə olunması mümkündür.

Tədqiqatın nəticələri - tədqiqat göstərdi ki, Azərbaycanda pensiya sisteminin avtomatlaşdırılması mərhələlərlə həyata keçirilmiş, bu proses əsasən 2006-cı ildən etibarən sürətlənmişdir. Əvvəlcə məlumatların elektronlaşdırılması, ardınca isə məlumat bazalarının inteqrasiyası və avtomatik təyinat mexanizmlərinin tətbiqi ilə nəticələnən sistemli yanaşma formalaşmışdır.

Tədqiqatın orijinallığı və elmi yeniliyi - tədqiqat Azərbaycanda pensiya təyinatı sisteminin avtomatlaşdırılması prosesini tarixi ardıcılıqla, hüquqi, texnoloji və institusional aspektlərlə birgə təhlil edən azsaylı elmi işlərdən biridir. Məsələ yalnız texniki baxımdan deyil, həm də sosial sığorta sisteminin inkişafı və vətəndaş məmnuniyyətinə təsiri prizmasından dəyərləndirilmişdir.

Açar sözlər: Proaktiv təyinat, fərdi uçot, pensiya kalkulyatoru, sığorta-pensiya sistemi, vətəndaş məmnunluğu, sosial sığorta ödənişləri.

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ЭТАПЫ АВТОМАТИЗАЦИИ НАЗНАЧЕНИЯ ПЕНСИЙ В АЗЕРБАЙДЖАНЕ

РЕЗЮМЕ

Цель исследования – изучение реформ и технологических новшеств, реализованных в сфере автоматизации процесса назначения пенсий в Азербайджане, анализ этапов развития данного процесса, а также оценка влияния автоматизации на эффективность, прозрачность и удовлетворённость граждан пенсионной системой.

Методология исследования – в ходе исследования был применён системный и аналитический подход с использованием различных научных методов. Были проанализированы официальные документы, отчёты и статистические данные Государственного фонда социальной защиты (ГФСЗ), Министерства труда и социальной защиты населения (МТСЗН), а также других соответствующих учреждений.

Практическая значимость исследования – исследование имеет как теоретическое, так и практическое значение. Оно может служить источником данных для разработки моделей, которые могут быть использованы при прогнозировании и управлении трудовыми пенсиями.

Результаты исследования – исследование показало, что автоматизация пенсионной системы в Азербайджане осуществлялась поэтапно, при этом основной этап ускоренного развития начался с 2006 года. Сначала была проведена цифровизация данных, затем интеграция баз данных и внедрение механизмов автоматического назначения пенсий, что позволило сформировать системный подход.

Оригинальность и научная новизна исследования – данное исследование является одним из немногих научных трудов, в котором процесс автоматизации системы назначения пенсий в Азербайджане рассматривается в исторической последовательности, а также с юридической, технологической и институциональной точек зрения. Проблема оценивается не только с технической стороны, но и с позиции развития системы социального страхования и её влияния на удовлетворённость граждан.

Ключевые слова: проактивное назначение, индивидуальный учёт, пенсионный калькулятор, страховопенсионная система, удовлетворённость граждан, взносы на социальное страхование.

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