

ACTUAL PROBLEMS OF DIGITAL ECONOMY DEVELOPMENT IN UZBEKISTAN

Shadiyev Alisher

Teacher of Asian International University

ARTICLE INFO.

Keywords: digital economy, e-commerce, service, digital technology, information, enterprise, infrastructure, e-commerce, e-government.

Abstract

In this article, the current state of the digital economy system in Uzbekistan, further improvement of the digital economy in our country, elimination of existing problems in the digital economy, positive and negative effects of the digital economy system on economic and social life, how convenient the digital economy is for people, new opportunities the necessity of using it, the fact that our country can be among the developed countries, the incomparable role of the digital economy in all fields was emphasized.

<http://www.gospodarkainnowacje.pl/> © 2024 LWAB.

The digital economy is an economic activity in which the main factor in production and service is information in the form of numbers, with the help of processing a large amount of information and analyzing the result of this processing. is to implement more effective solutions than the previous system in production, service, technologies, devices, storage, product delivery.

Digital economy is a system of implementation of economic, social and cultural relations based on the use of digital technologies. It is sometimes referred to as the internet economy, the new economy, or the web economy.

What is the difference between the digital economy and the ordinary economy?

For example, a customer needs shoes. If he directly chooses it in the market and buys it for cash, this is a traditional economy. Choosing the desired product through a trading bot on Telegram, paying the owner of the product through an electronic payment system, and receiving the product through the delivery service is called the digital economy. This issue is explained by the simplest household example. In fact, we are all already in the digital economy, using its convenience. For example, our monthly payments go to plastic cards, we pay for utilities, telephone, internet and other products and services through electronic payment, we submit tax returns electronically, transfer money from card to card, order food at home, etc.

The digital economy is not some kind of economy that needs to be created from scratch. This means moving the existing economy to a new system by creating new technologies, platforms and business models and implementing them into everyday life.

Signs:

- high degree of automation;

- electronic document exchange;
- electronic integration of accounting and management systems;
- electronic databases;
- Availability of CRM (customer relationship system);
- corporate networks.

Amenities:

1. Costs for payments are reduced (for example, fares to go to the bank and other resources are saved).
2. Get more and faster information about goods and services.
3. In the digital world, goods and services have great opportunities to enter the world market.
4. Goods and services are rapidly improved due to quick feedback (consumer opinion).
5. Faster, better quality, more convenient.

A clear example...

As one of the bright examples in the field of development of digital platforms, it is possible to cite the Chinese company "Alibaba", which has an e-commerce system. The experience of its use shows that in the process of collecting data, extremely competitive advantages are created for expansion into various sectors of the economy. Alibaba is not just a digital platform, but an ecosystem of platforms.

What does the development of the digital economy give us?

The digital economy significantly improves people's living standards, which is its main benefit.

The digital economy is the main link of corruption and "black economy". Because numbers seal everything, store it in memory, provide information quickly when needed. In such conditions, it is impossible to hide any information, make secret deals, not provide full information about this or that activity, the computer will reveal everything. The abundance and systematicity of information does not allow for false and fraudulent activities, because it is impossible to cheat the system. As a result, it will not be possible to launder "dirty money", steal funds, use them ineffectively and purposelessly, increase them or hide them. This will increase the flow of legal funds into the economy, taxes will be paid on time and correctly, budget allocation will be transparent, funds directed to the social sphere will not be stolen, money allocated for schools, hospitals, roads will reach in full, etc.

The choice of the state to develop the digital economy opens new directions in the field of information technologies and in general, in the field of electronic document circulation. The turn to "digital technologies" was caused by the development of the worldwide Internet network and quality communication.

To what extent is the digital economy developed in Uzbekistan?

It should be noted that today users are actively using Telegram bots to order food products. Also, various online stores and electronic payment systems are actively developing. So, our citizens believe in electronic transactions. Until now, users have been making small transactions that do not require large costs, and are not very willing to increase the average purchase size. Now the issue is to develop the implementation of medium and large economic transactions and financial transactions through digital technologies.

Who will develop the digital economy?

The National Project Management Agency under the President of the Republic of Uzbekistan is an authorized body in the field of introduction and development of the digital economy. In addition, the

Ministries of Economy, Finance, Information Technology, Justice, and other state structures have specific responsibilities and tasks for the development of the digital economy.

Digitization of the economy is important for the development and progress of the entire country. Today, we can say that the development of the digital economy is closely related to the development of all areas. The concept of digital economy is one of the hot topics for everyone today. Digitization of the economy in Uzbekistan is in the hands of the youth. In our country today, some parts of the fields such as transport, geology, education, archives have been digitized, which has become one of the conveniences for our people. In order to form a digital industrial market, Uzbekistan needs to define three main important principles for itself. Digital environment within the framework of the law, for regulatory regulation (Regulation, concept, program and law), for infrastructural development (big data, internet, business and production process automation devices), then the training of the necessary specialists is strong, can be the biggest pillar in creating a competitive and healthy market.

The digital economy is a virtual environment that complements the real reality. In order to further develop the digital economy, it is necessary to develop innovative ideas and blockchain technologies. The more attention is paid to the development of the digital economy in our country, the more urgent it is to ensure cyber security. Today, if we want digitalization to enter our daily life faster, if we want various conveniences to appear in our lives under the influence of digitalization, a systematic approach is definitely needed in the implementation of digitalization. Look, we have been trying to develop the electronic government system for about ten years. And the results began to be seen only in recent years. Let's take an example of a simple bank plastic card. Bank cards used to have funds, but the ability to spend it or exchange it for cash was very poor, unfortunately, in a deplorable state. A few years ago, there were cases where we gave up a part of our monthly salary or bought necessary goods at higher prices because we had a plastic card. Now, customers of any bank can make online purchases, transfer money freely from one plastic card to another plastic card using mobile devices.

Digital economy is the future. As we look to a bright future that will ensure the well-being of our people through the development of the digital economy, creating the necessary conditions for the introduction of the digital economy should be considered as an urgent and priority task of today. If the goals of the digital economy are implemented, great practical results will be evident in all areas and the well-being of the population will increase significantly.

Summarizing the above points, for the development of not only Uzbekistan, but every country, there should be new changes, ideas, and new procedures that change from time to time. The prospect of our country's development also depends on the development of the digital economy and the level of coverage of digital technologies.

REFERENCES

1. Davronov, I. O., & Shadiyev, A. K. (2020). The cost-effectiveness of improving the quality of hotel services. *Academy*, (4), 40-42.
2. Kayumovich, K. O., Gulyamovich, D. I., & Khudoynazarovich, S. A. (2020). Information and information technologies in digital tourism. *Special issue on financial development perspectives of the life standard in Central Asia*, 32.
3. Khudoynazarovich, S. A. (2022). Features of evaluating the effectiveness of activities at the Bukhara State University. *Galaxy International Interdisciplinary Research Journal*, 10(11), 153-159.
4. Shadiyev, A. (2022). FEATURES OF EVALUATING THE EFFECTIVENESS OF ACTIVITIES AT THE BUKHARA STATE UNIVERSITY. *ЦЕНТР НАУЧНЫХ ПУБЛИКАЦИЙ (buxdu. uz)*, 23(23).

5. Базарова, М. С., Шарипова, М., & Нуруллоев, О. (2021). “РАҚАМЛИ ИҚТИСОДИЁТ” ДА АҲОЛИНИНГ ИШ БИЛАН БАНДЛИГИ ХУСУСИЯТЛАРИ. САМАРҚАНД ДАВЛАТ УНИВЕРСИТЕТИ, 482.
6. Базарова, М. С. (2020). Развитие внимания дошкольников посредством дидактических игр. In Исследования молодых ученых (pp. 37-40).
7. Бозорова, М. С. (2021). Глава 10. Стратегия внедрения цифровых технологий и современных методов в образовательный процесс. In Инновационное развитие науки и образования (pp. 122-132).
8. Базарова, М. С. (2021). ЭКОНОМИКА РЕСПУБЛИКИ УЗБЕКИСТАН И РОЛЬ ИНОСТРАННЫХ ИНВЕСТИЦИЙ В ЕЁ РАЗВИТИИ. In Современные проблемы социально-экономических систем в условиях глобализации (pp. 350-354).
9. Supievná, V. M., & Firuza, S. (2023). STRATEGIC WAYS OF IMPLEMENTING PERSONNEL POLICY IN COMMERCIAL BANKS. THE THEORY OF RECENT SCIENTIFIC RESEARCH IN THE FIELD OF PEDAGOGY, 1(7), 22-25.
10. Khalilov, V. (2023). FINANCIAL INDICATORS OF BUSINESS EFFICIENCY IN COMPANIES. Modern Science and Research, 2(10), 835-839.
11. Khalilov, V. (2023). FINANCIAL ELEMENTS OF BUSINESS STABILITY. Modern Science and Research, 2(12), 877-882.
12. Xalilov, V. (2024). ISSUES OF IMPROVING THE FINANCIAL MECHANISM OF SMALL BUSINESS ENTITIES. Modern Science and Research, 3(1), 747-753.
13. Xalilov, V. (2024). COBB-DOUGLAS PRODUCTION FUNCTION AND ITS IMPORTANCE IN BUSINESS MATHEMATICS AND ECONOMIC ANALYSIS. Modern Science and Research, 3(1), 754-758.
14. Khalilov, V. (2024). FOREIGN EXPERIENCE IN PERSONNEL MANAGEMENT. Modern Science and Research, 3(2), 974-978.
15. қизи Рахмонқулова, Н. О. (2023). КИЧИК САНОАТ ЗОНАЛАРИНИНГ ХУДУДЛАР ИҚТИСОДИЁТИНИ РИВОЖЛАНТИРИШДАГИ ЎРНИ. " Экономика и туризм" международный научно-инновационной журнал, 6(14).
16. Raxmonqulova, N. O. (2022). THE IMPACT OF THE DIGITAL ECONOMY ON RESOURCE CONSUMPTION. In Современные проблемы социально-экономических систем в условиях глобализации (pp. 476-480).
17. Raxmonqulova, N. (2024). MAIN PRIORITY DIRECTIONS OF REGIONAL ECONOMY DEVELOPMENT. Modern Science and Research, 3(2), 371-375.
18. Sh, Y. D., & Rakhmankulova, N. O. (2021). Risks in the Process of Digitalization of Business Activities. TA'LIM VA RIVOJLANISH TAHLILI ONLAYN ILMIY JURNALI, 1(2), 19-22.
19. Sh, Y. D., & Rakhmanqulova, N. O. (2021). Innovative approaches to the use of digital technologies in theeconomy. BARQARORLIK VA YETAKCHI TADQIQOTLAR ONLAYN ILMIY JURNALI, 1(2), 77-80.
20. Raxmonqulova, N. (2024). IMPORTANCE OF PERSONNEL MANAGEMENT IN BUSINESS DEVELOPMENT. Modern Science and Research, 3(1), 13-17.
21. Jumaeva, Z. K., & Gafurov, E. O. (2022). Fiscal policy in ensuring the economic security of the state. In Экономическая безопасность социально-экономических систем: вызовы и возможности (pp. 358-361).

22. Ruzmetov, B., Ruzmetov, S., Bakhtiyarov, S., Dzhumaeva, Z., & Juraev, K. (2023). Formation of supporting points for production growth based on diversification of the regional industry. In E3S Web of Conferences (Vol. 449, p. 01001). EDP Sciences.
23. Жумаева, З. К. (2024). Необходимость инновационного подхода в управлении организациями.
24. Jumayeva, Z. K., & Mamadjonov, G. N. (2024). Ways to Strengthen Financial Control in the Utilization of State Budget Funds. EUROPEAN JOURNAL OF BUSINESS STARTUPS AND OPEN SOCIETY, 4(1), 61-64.
25. Жумаева, З. К. (2016). Эффективность стратегического управления предприятием. Наука и образование сегодня, (2 (3)), 60-62.
26. Жумаева, З. К. (2023). ПОТЕНЦИАЛ ИНВЕСТИЦИОННОЙ СТРАТЕГИИ РАЗВИТИЯ РЕГИОНА. Gospodarka i Innowacje., 41, 333-337.
27. ЖУМАЕВА, З. СТРАТЕГИЧЕСКИЕ НАПРАВЛЕНИЯ ФОРМИРОВАНИЯ ТОЧЕК ПРОИЗВОДСТВЕННОГО РОСТА В БУХАРСКОЙ ОБЛАСТИ. ЭКОНОМИКА, 4, 455-458.
28. Rasulova, N. N., & Jumaeva, Z. K. (2019). Uzbekistan oil and gas industry: history and development prospects. Теория и практика современной науки, (5 (47)), 52-57.
29. Жумаева, З. К., & Расулова, Н. Н. (2019). Инновационный путь развития экономики Узбекистана. Теория и практика современной науки, (5 (47)), 224-226.
30. Жумаева, З. К. (2019). СОВРЕМЕННЫЕ ТЕНДЕНЦИИ И НАПРАВЛЕНИЯ РАЗВИТИЯ ИНВЕСТИЦИОННОЙ ДЕЯТЕЛЬНОСТИ В РЕГИОНАХ РЕСПУБЛИКИ УЗБЕКИСТАН. In СОВРЕМЕННЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО-ЭКОНОМИЧЕСКИХ СИСТЕМ В УСЛОВИЯХ ГЛОБАЛИЗАЦИИ (pp. 148-152).
31. Жумаева, З. (2023). МИРОВОЙ ОПЫТ РАЗВИТИЯ ЦИФРОВОЙ ЭКОНОМИКИ. Nashrlar, 318-321.
32. To'rayevna, S. N. (2024). YANGI IQTISODIYOT VA UNING MOLIYA BOZORLARIGA TA'SIRI. Gospodarka i Innowacje., (45), 333-339.
33. Sodiqova, N. (2024). TECHNOLOGY DISCOURSE AND THE POLITICAL ECONOMY OF NEW MEDIA. Modern Science and Research, 3(2), 376-384.
34. Sodikova, N. (2024). THE MAIN DIRECTIONS OF PROVIDING THE BUSINESS SECTOR WITH QUALIFIED PERSONNEL. Modern Science and Research, 3(1), 133-139.
35. Sodiqova, N. (2024). TADBIRKORLIK SOHASINI MALAKALI KADRLAR BILAN TA'MINLASHNING ASOSIY YO'NALISHLARI. Modern Science and Research, 3(1), 123-132.
36. Toshov, M. (2024). STRATEGIC MANAGEMENT OF HIGHER EDUCATION. Modern Science and Research, 3(2), 461-468.
37. Toshov, M. (2024). PERSONNEL MANAGEMENT SYSTEM. Modern Science and Research, 3(2), 603-608.
38. Mirzabek, T. (2023). Marketing Kommunikasiyalari Tizimida Og'r Muloqotlar Xususiyatlari. Innovations in Technology and Science Education, 2(14), 388-391.
39. Hakimovich, T. M. (2023). TA'LIM TIZIMI BOSHQARUVIDA PEDAGOGIK TAHLIL. Gospodarka i Innowacje., 42, 415-420.
40. Alimova, S. O. FEATURES OF THE STRATEGIC MANAGEMENT SYSTEM OF INDUSTRIAL ENTERPRISES.

41. Shamsiya, A. (2023). HR MANAGEMENT AND COACHING IN THE INNOVATIVE ECONOMY AS A METHOD OF BUSINESS MANAGEMENT. *Modern Science and Research*, 2(10), 712-717.
42. Abidovna, A. S. (2024). THE ROLE OF INFORMATION TECHNOLOGY IN THE PERSONNEL MANAGEMENT SYSTEM.
43. Рахматов, Ж. А., Алимова, Ш. А., & Бобомуродов, К. Х. (2021). Стратегия инвестиционной политики Республики Узбекистан.
44. Алимова, Ш. А., & Халимова, Д. Р. (2021). СОЦИАЛЬНО-ЭКОНОМИЧЕСКАЯ СУЩНОСТЬ СТРАТЕГИЙ ИНВЕСТИЦИОННОЙ ПОЛИТИКИ РЕСПУБЛИКИ УЗБЕКИСТАН. In *Современные проблемы социально-экономических систем в условиях глобализации* (pp. 340-344).
45. Alimova, S. (2023). THE CONCEPT AND TASKS OF A MODERN MANAGEMENT SYSTEM ENTERPRISE PERSONNEL. *Modern Science and Research*, 2(12), 1085-1090.
46. Alimova, S. (2024). THE IMPACT OF E-ACCOUNTING IN MODERN BUSINESSES. *Modern Science and Research*, 3(1), 928-932.
47. Alimova, S. (2024). THE ROLE OF INFORMATION TECHNOLOGY IN THE PERSONNEL MANAGEMENT SYSTEM. *Modern Science and Research*, 3(2), 385-390.
48. Abidovna, A. S. (2024). FORMATION AND DEVELOPMENT OF CAREER AS PERSONNEL TECHNOLOGY OF HUMAN RESOURCE MANAGEMENT. *Gospodarka i Innowacje.*, (45), 327-332.
49. Alimova, S. A., & Khaitov, V. S. (2022). ON THE WAY OF TOURISM DEVELOPMENT IN UZBEKISTAN APPLICATION OF ELECTRONIC MARKETING STRATEGIES OPPORTUNITIES. *PEDAGOGICAL SCIENCES AND TEACHING METHODS*, 303.
50. Akbarovna, N. N. (2024). OPPORTUNITIES FOR THE DEVELOPMENT OF CRYPTOCURRENCIES IN THE DIGITAL ECONOMY. *Gospodarka i Innowacje.*, (45), 320-326.
51. Akbarovna, N. N., & Bahodirovich, X. B. (2023). AKSIYADORLIK JAMIYATLARIDA MOLIYAVIY HISOBOTNING XALQARO STANDARTLARI ASOSIDA MOLIYAVIY HISOBOTLARINI TUZISH TARTIBI.
52. Ikromov, E. (2024). SCIENTIFIC AND THEORETICAL BASIS OF INCREASING THE EFFICIENCY OF SERVICE ENTERPRISES. *Modern Science and Research*, 3(2), 103-109.
53. Ikromov, E. (2024). FEATURES AND ADVANTAGES OF SERVICE ENTERPRISES. *Modern Science and Research*, 3(2), 98-102.
54. Ikromov, E. (2024). THE IMPORTANCE OF MANAGERIAL WORK IN THE USE OF MODERN MANAGEMENT PRINCIPLES AND METHODS. *Modern Science and Research*, 3(1), 18-23.
55. Ikromov, E. (2024). CLASSIFICATION OF LEADERSHIP STYLES IN THE MODERN MANAGEMENT SYSTEM. *Modern Science and Research*, 3(2), 615-621.
56. Ikromov, E. (2023). PROBLEMS IN IMPROVING THE FORECASTING OF LOCAL BUDGET REVENUES. *Modern Science and Research*, 2(10), 794-797.
57. Mahmudovna, Q. G. (2024). RAQOBATDOSHLIKNI OSHIRISHDA INNOVATSION SALOHİYATNING AHAMIYATI.
58. Qudratova, G. (2024). THE IMPORTANCE OF INNOVATIVE POTENTIAL IN INCREASING COMPETITIVENESS. *Modern Science and Research*, 3(1), 933-938.

59. Qudratova, G. (2024). THE IMPORTANCE OF INNOVATIVE ACTIVITY IN INCREASING THE COMPETITIVENESS OF HIGHER EDUCATION INSTITUTIONS. *Modern Science and Research*, 3(2), 1257-1261.
60. Azimov, B. F., & Qudratova, G. M. (2023). Oliy ta'lim muassasalarining raqobatbardoshligini oshirish. *Science and Education*, 4(7), 476-481.
61. Bustonovna, J. Z. (2024). IQTISODIYOTNI TARTIBGA SOLISHDA DAVLATNING ROLI.
62. Bustonovna, J. Z. (2024). O'ZBEKISTON IQTISODIYOTINING BARQAROR O'SISHIDA SANOAT TARMOQLARINING AHAMIYATI.
63. Jumayeva, Z., & Nozimova, A. (2023). Palyno-Morphological Study of Allergenic Flora of Samarkand, Uzbekistan. *American Journal of Plant Sciences*, 14(5), 533-541.
64. Jumayeva, Z., Nurullayeva, N., Nozimova, A., Tursunboev, X., & Dosjanova, G. (2024). Dynamics and characteristics of allergenic plant pollen in the Republic of Uzbekistan. In *E3S Web of Conferences* (Vol. 498, p. 02015). EDP Sciences.
65. Jumayeva, Z. (2024). IMPORTANCE OF INDUSTRIAL NETWORKS IN THE SUSTAINABLE GROWTH OF THE ECONOMY OF UZBEKISTAN. *Modern Science and Research*, 3(2), 257-262.
66. Jumayeva, Z. (2024). THE MAIN WAYS OF EFFECTIVE WORK ORGANIZATION IN THE MODERNIZATION OF THE ECONOMY. *Modern Science and Research*, 3(2), 366-370.
67. Raqamli iqtisodiyot, URL: https://uz.wikipedia.org/wiki/Raqamli_Iqtisodiyot
68. DIGITAL ECONOMY REPORT 2019, VALUE CREATION AND CAPTURE: IMPLICATIONS FOR DEVELOPING COUNTRIES. United Nations Geneva, 2019.
69. Applegate L. M., McFarlan F.W., McKenney J. L. *Corporate information systems management: the issues facing senior executives*. Irwin, 1996
70. Ostanaqulov M. *Iqtisodiy tahlil va audit*. Darslik. - T: Talqin. 2008. 424 b