

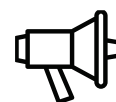
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MODERN DIRECTIONS FOR DEVELOPING A SERVICE PROVISION SYSTEM BASED ON DIGITAL PLATFORMS



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Abstract: This article analyzes the modern development trends of service delivery systems based on digital platforms. Using examples of services such as Yandex Go, Click, Payme, and Apelsin, the paper examines their impact on users, service providers, and the national economy. It highlights the role of digital platforms in enhancing service quality, reducing operational costs, increasing employment, and promoting financial inclusion. The study also presents proposals based on legal frameworks, statistical data, and international experiences.

Key words: digital platforms, service economy, Yandex Go, Payme, Click, Apelsin, algorithmic management, fintech, economic innovation, digital services.

INTRODUCTION

In recent years, the development of digital technologies on a global scale has led to fundamental changes in all sectors. In particular, the service sector is at the center of these changes. In the conditions of the digital economy, service delivery systems have taken shape in a new format, and digital platforms have emerged as their main driving force. These platforms connect users and service providers in real time, significantly increasing the speed, quality and convenience of the service delivery process.

In world experience, platforms such as Yandex Go, Uber, Gojek, Grab, Alipay, WeChat Pay have brought fundamental reforms in the service sector. In the case of Uzbekistan, digital platforms such as Click, Payme, Apelsin, Express24 and Yandex Go allow people to meet their daily needs quickly, safely and conveniently. These services are especially popular in areas such as transport (Yandex Go), financial services (Click, Payme), online payments, and food delivery (Apelsin, Express24).

The rise of digital platforms is leading to increased competition in the services sector, improved service quality, and greater consumer choice. At the same time, new economic opportunities are emerging for freelancers, drivers, and small businesses that find work through these platforms. However, these processes are also accompanied by various problems - such as lack of regulation of labor relations, lack of transparency of algorithmic management, and protection of user data.

The 2019 Law “On Payments and Payment Systems” created a legal framework for digital payment infrastructure. This strengthened the legal and organizational environment for the introduction of digital

technologies in the services sector [1]. Also, the “Digital Uzbekistan – 2030” strategy, approved by the Decree of the President of the Republic of Uzbekistan No. PF–6079 dated October 5, 2020, identified the development of digital platforms and their widespread introduction in various sectors as one of the priority areas of the country’s development. It set the following tasks:

- increasing the possibilities and scope of access to e-commerce platforms from personal digital devices by developing digital infrastructure, further increasing the coverage and speed of the global information network of mobile and wired Internet;
- further developing the e-commerce and e-payment systems, as well as improving the information infrastructure in the economy and finance sector, taking into account the possibilities of accepting and processing payments in the provision of e-government services;
- ensuring the modernization and technical renewal of the postal and logistics infrastructure, which plays an important role in the development of e-commerce, implementing large-scale projects to create logistics centers (fulfillment), introducing information technologies and automated systems at postal facilities, as well as improving the quality of postal and logistics services;
- developing payment aggregators that will allow individuals to facilitate the process of organizing payments for goods and services via the Internet;
- developing cross-border e-commerce and ensuring convenient and timely export of products of local manufacturers;
- creating a business model of financial supermarkets aimed at providing a wide range of banking and non-banking financial services (securities transactions, insurance, etc.) on a single trading platform;
- increasing the scope and quality of remote banking services (Internet banking, bank-client, SMS-banking, etc.) provided by commercial banks to customers, including through mobile applications [2].

At this point, there is a need to scientifically study the development of a service system based on digital platforms. After all, it is necessary to deepen scientific analysis of the effectiveness, economic impact, user experience, regulatory issues of these systems, as well as the new economic model being created through them - the platform economy.

METHODOLOGY

This study used mixed methods to study the economic and practical aspects of the service delivery system based on digital platforms. They include: descriptive method - analysis based on available statistical data and legislation; comparative method - comparative analysis based on functional and user experience between financial platforms such as Click and Payme.

LITERATURE REVIEW

The digital economy and digital platforms are becoming an integral part of modern economic development. International organizations such as the World Bank (World Bank, 2021), the United Nations (UNCTAD, 2022) and the OECD (2020) have identified digital technologies as a new driver of economic growth. In particular, the UN “Digital Economy Report” notes that digital platforms are accelerating the structural transformation of economic systems and accelerating the transition of the service sector to a digital format [3].

The theoretical foundations of the digital economy were initially put forward by authors such as Alvin Toffler, Manuel Castells, and Brynjolfsson & McAfee, who deeply analyzed the impact of the technological revolution on the economy, employment, and production relations. In particular, the concept of the platform economy was theoretically substantiated by Parker, Van Alstyne, and Choudary (2016). According to them, the new economic model created by digital platforms is a system that connects participants and allows for exchange rather than the creation of products [4].

The digital economy and services sector are also gaining special attention in the scientific community of Uzbekistan. Babasyan, D., Melecky, M., & Podchoeva, N. conducted a study on the role of digital payment systems in financial inclusion, in which it was proven that platforms such as Click and Payme facilitate the population’s access to financial services: “Digital payment platforms in the regions, including Click and Payme, significantly facilitate the population’s access to financial services” [5]. Also, the scientific research conducted by Ulmasov A. (2023) deeply analyzed the effectiveness of digital services and their economic benefits, as well as their impact on reducing the cost of services. An important theoretical aspect of the platform-based service system is the principles of algorithmic management and automated service provision. In this regard, Geliskhanov (2024) analyzed the impact of algorithmic management on the work of drivers using the example of Yandex Taxi. The results of an empirical study of the conditions and mechanisms used by the digital platform Yandex Taxi in Russia in 2022–2024 to motivate and control platform workers (drivers) are presented. The

study shows that algorithms have a dual role: as a system for matching and coordinating participants, as well as a means of motivating legally independent drivers. The study proves that digital platforms use a hierarchical management system by controlling transaction terms, quality standards, and service conditions. It found that algorithms play an important role in aspects such as working hours, pricing, and order distribution, but this also raises issues related to transparency and labor rights. "On the Yandex Taxi platform, algorithms act not only in distributing orders and coordinating participants, but also as a means of motivating and controlling legally independent drivers" [6], — Geliskhanov (2024) emphasizes.

On the other hand, providing services through digital platforms changes the mechanism of interaction between users and service providers. Now, a direct meeting or constant contact is not required in the process of providing services. For example, the interaction between a Yandex Go driver and a client is minimal, and all communication is carried out through a mobile application. This increases efficiency in terms of time, convenience and security.

Similar changes are taking place in the financial services sector. Platforms such as Click and Payme have reduced the service period by providing traditional banking services through mobile applications, eliminated geographical boundaries and significantly improved the user experience. According to statistics for 2024, the volume of electronic payments in Uzbekistan exceeded 500 trillion soums, which is a threefold increase compared to 2019 [7] (Source: Central Bank reports).

Also, M. Nozimova (2024) notes in her study that digital financial services have increased the socio-economic activity of the population, in particular, the number of small businesses among women and young people: "The rapid development of digital financial innovations, including digital payment platforms, microcredit services, and blockchain technologies, has expanded the population's access to financial services, supported the growth of small and medium-sized businesses (SMBs), and contributed to the country's economic modernization" [8]. This shows that digital platforms are changing the service sector not only technically, but also socially.

Thus, digital platforms are changing the service delivery system in an innovative direction. They increase the quality, speed, reliability and convenience of services, but also create new economic and social problems. Therefore, in-depth scientific research in this area, the development of the legislative framework regulating them, and the assessment of the socio-economic impact of platforms are among the urgent tasks of the present era.

RESEARCH RESULTS

The Yandex Go platform has been operating in Uzbekistan since 2020. The platform's mobile application works on the basis of algorithmic management, that is, it is automatically sent to a nearby driver based on a client's order. This increases the speed of service provision [9]. It is worth noting that using this platform creates the following opportunities: speed of order receipt; automated money transfers; there is a rating system for drivers. At the same time, there are also disadvantages, such as the lack of employment contracts for drivers and drivers consider themselves self-employed, which leads to limited social guarantees.

Click and Payme are the most popular digital payment systems in Uzbekistan, both of which allow for payments, commission-free money transfers, loan repayments, and payments for public services. In 2024, the number of Click users exceeded 11 million, while Payme approached 10 million [10] (Central Bank data). An average of 4.5 million transactions are made via Click every day. The most popular services used by users in the Payme application are internet payments, mobile communications, and utilities [11].

Apelsin and its integrated Express24 offer digital sales and delivery services. After the pandemic, the demand for these services increased sharply. Therefore, users have the opportunity to use 24/7 service; pay online, receive cashback, bonus points; communicate with the supplier via QR. However, the prevalence of these platforms has led to a number of shortcomings, namely, sometimes products are delivered late; prices are higher than the base market; suppliers are not registered as independent employees.

Services such as Yandex Go, Apelsin and Express24 have also played an important role in the formation of new types of economic activity. According to research, 62% of drivers noted that they received a stable income precisely through Yandex Go. This means that digital platforms also serve to increase employment.

Also, the share of small entrepreneurs among Click and Payme users is increasing. The transfer of online sales, services and payment transactions to digital systems has reduced their costs and increased the number of customers.

Discussion

Digital platforms are creating the basis for the introduction of innovative approaches in the services sector:

- Click and Payme systems integrate payments, loan repayments, utility payments, taxes, and public service payments.

- Apelsin and Express24 combine marketing, cashback, and online delivery services.

- Some platforms have introduced recommendation systems based on artificial intelligence (AI), which helps to identify user needs more quickly.

Such technological approaches not only increase efficiency in the services sector, but also increase competitiveness.

The results show that digital platforms in Uzbekistan are forming a modern model of the services sector. This model has the following main advantages:

- provision of services in an automated and personalized form;
- open information about prices and services;
- the ability to use the service from anywhere and at any time;
- emergence of new sources of income for service providers.

At the same time, there are several organizational and legal problems:

- the legal status of service providers (for example, drivers, couriers) is not clearly defined;
- the algorithmic management and rating system is not transparent;
- information security in working with user data is insufficient.

Therefore, it is necessary to develop special legislative mechanisms regulating these platforms, guarantees of labor rights, and measures to improve the inter-platform competitive environment.

CONCLUSION

The service delivery system based on digital platforms is emerging as one of the important factors of innovative development in today's global economic environment. In the conditions of Uzbekistan, Yandex Go, Click, Payme, Apelsin and other digital services offer convenient, fast and reliable solutions for users, while creating new sources of income and employment opportunities for service providers:

- the quality, speed and user-friendliness of service delivery through digital platforms have significantly increased.

- these platforms are shaping a new type of employment in the economy - the «gig economy» model.

- although the legal framework for digital services has begun to take shape in the country, there are still unresolved problems in this area: labor relations, transparency, data security, and regulation of the competitive environment.

These results indicate the need for a well-thought-out state policy, technological innovations, and coordinated operation of regulatory legal mechanisms to develop a system of services based on digital platforms.

In particular, the legal recognition of the status of "self-employed person" for platform-based service providers (for example, Yandex Go drivers, couriers) and the development of regulatory documents guaranteeing their labor rights, making the algorithmic management systems of digital platforms transparent, openly presenting evaluation criteria to users and service providers, strictly adhering to the requirements of the Law "On the Protection of Personal Data" when working with user data, introducing national certification and auditing for platforms, creating privacy policy verification systems, strengthening the legislative framework ensuring healthy competition between digital platforms, organizing state grants, incentives and incubation centers to integrate new technologies, such as AI (artificial intelligence), blockchain, IoT solutions into the service system, developing subsidies and technical assistance programs for the introduction of digital services in remote areas, developing special programs to encourage employment through the platform for women, people with disabilities, unemployed youth, digital education in higher education institutions. It is possible to develop modern directions for the development of a service system based on digital platforms by clearly defining and implementing tasks such as introducing special courses in economics, platform business, and service technologies, and organizing popular trainings to increase the digital literacy of the population on the use of digital services.

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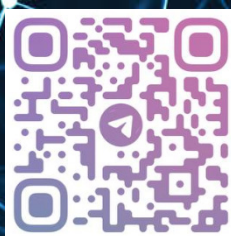
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