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CONTENTS

| | |
|--|-----|
| THE THEORETICAL FOUNDATIONS OF APPLYING TAX INCENTIVES FOR INVESTMENTS DIRECTED TOWARD HUMAN CAPITAL | 14 |
| Quliyev Begimqul Melikovich | |
| ECONOMETRIC MODELS OF CASHLESS SETTLEMENTS AMONG ECONOMIC ENTITIES..... | 21 |
| Ruzimuradov Shukhrat Khusanovich | |
| PROSPECTS FOR THE DEVELOPMENT OF TOURISM BRAND MARKETING IN MODERN CONDITIONS (UAE: DUBAI ON THE EXAMPLE OF A CITY)..... | 26 |
| Ibodova Dilsora Ibodovna | |
| CREDIT DEFAULT SWAPS AS A WAY TO HEDGE AGAINST FORTHCOMING FUTURE UNCERTAINTIES IN THE DEBT MARKET OF UZBEKISTAN | 31 |
| Abduganiev Abdulaziz Alisher o'g'li | |
| SHOULD THE REGULATION OF THE E-COMMERCE MARKET IN THE REPUBLIC OF UZBEKISTAN BE CARRIED OUT BY THE NATIONAL AGENCY FOR PERSPECTIVE PROJECTS OR THE CENTRAL BANK? | 39 |
| Sadikov Aziz Mirsharapovich | |
| MECHANISM FOR IMPLEMENTING ARTIFICIAL INTELLIGENCE TECHNOLOGIES IN THE OPERATIONS OF COMMERCIAL BANKS IN UZBEKISTAN..... | 46 |
| Bakhriddin Berdiyarov | |
| INNOVATIVE APPROACHES OF SMALL BUSINESSES IN THE INDUSTRY AND CONSTRUCTION SECTORS AND THEIR IMPACT ON EMPLOYMENT..... | 53 |
| Ergasheva Nigora Abdigapparovna | |
| AI-BASED NORMALIZATION METHODOLOGY FOR COLLECTING AND PROCESSING KPI INDICATORS..... | 56 |
| Shuhratov Mamurjon Shuhrat o'g'li | |
| REFORMS AND PROSPECTS FOR THE DEVELOPMENT OF THE PARTICIPATORY BUDGETING INITIATIVE IN UZBEKISTAN | 63 |
| Khamidov Khabibullo Hikmatulla ugli | |
| PROBLEMS OF THE INWARD PROCESSING CUSTOMS REGIME AND WAYS TO ELIMINATE THEM..... | 70 |
| Abdullaev Shakhzodbek | |
| FINANCIAL ANALYSIS OF SMALL BUSINESS AND PRIVATE ENTREPRENEURSHIP IN CONSTRUCTION | 74 |
| Musayeva Shoirazimovna | |
| MEASURES TO ENHANCE THE ROLE AND EFFECTIVENESS OF SMALL BUSINESS IN REGIONAL ECONOMIC DEVELOPMENT..... | 80 |
| Ergashev Jamshid Jamoliddinovich | |
| THEORETICAL AND METHODOLOGICAL FOUNDATIONS FOR IMPLEMENTING INNOVATIVE TECHNOLOGIES IN EDUCATION..... | 84 |
| Alijonova Marjonabonu Jaxongir qizi | |
| INDIA'S EXPERIENCE IN ENHANCING PUBLIC WELFARE THROUGH THE DEVELOPMENT OF ENTREPRENEURIAL ACTIVITY | 88 |
| Aripov Oybek Abdullayevich | |
| GREEN STRUCTURAL TRANSFORMATION IN UZBEKISTAN: GREEN FINANCE AND ECO-INNOVATION FOR SUSTAINABLE INDUSTRIAL AND AGRICULTURAL DEVELOPMENT..... | 93 |
| Egamberdiev Khumoyun | |
| AGRICULTURAL MANAGEMENT BASED ON INNOVATIVE TECHNOLOGIES AT THE INTERNATIONAL LEVEL: THE EXAMPLE OF UZBEKISTAN..... | 101 |
| Bustonov Komiljon Kumakovich | |
| ANALYSIS OF THE FINANCIAL CONDITION OF ENTERPRISES: ASSESSMENT OF EQUITY EFFICIENCY | 110 |
| Umurkul Shukhratovich Fayziev | |

| | |
|--|-----|
| IMPROVING THE QUALITY OF ECONOMIC GROWTH THROUGH THE TRANSITION TO THE DIGITAL ECONOMY..... | 118 |
| Mamadaliyev Akmaljon | |
| МЕТОДЫ И МЕХАНИЗМЫ ИССЛЕДОВАНИЯ ПОТРЕБИТЕЛЬСКОГО ПОВЕДЕНИЯ НА ТУРИСТСКОМ РЫНКЕ..... | 124 |
| Нурматова Ситора Шавкатовна | |
| ANALYSIS OF INNOVATION ACTIVITIES..... | 133 |
| Alieva Elnara Ametovna | |
| METHODS AND MECHANISMS FOR STUDYING CONSUMER BEHAVIOR IN THE TOURISM MARKET..... | 139 |
| Nurmatova Sitora Shavkatovna | |
| ALGORITHMS AND METHODS FOR CALCULATING THE AREA OF A GASTRIC ULCER DEFECT USING MODERN MATHEMATICAL TECHNIQUES..... | 145 |
| Yusupov Ibrohimbek XXX, Abdusamatova Munira Sultonbek qizi | |
| UTILIZATION OF ARTIFICIAL INTELLIGENCE TECHNOLOGIES IN ENTERPRISE MARKETING ACTIVITIES..... | 151 |
| Sadikov Shohrux Shukhratovich | |
| ENSURING THE FINANCIAL SUSTAINABILITY OF HIGHER EDUCATION INSTITUTIONS: STRATEGIC DIRECTIONS, GLOBAL TRENDS, AND POLICY IMPLICATIONS..... | 156 |
| Inomiddin Imomov | |
| THEORETICAL FOUNDATIONS OF THE STRUCTURE OF THE NATIONAL ECONOMY..... | 161 |
| Bustonov Mansurjon Mardonakulovich | |
| IMPORTANT CHARACTERISTICS OF THE DEVELOPMENT OF E-COMMERCE SERVICES..... | 169 |
| Jurakulov Shohruh Bahtiyorovich | |
| AGRICULTURE PROMOTION AND DEVELOPMENT IN MOUNTAIN AND MOUNTAIN REGIONS..... | 173 |
| Abdulxayeva Gulshan Maxmudovna | |
| IMPROVING MECHANISMS FOR ENHANCING ECONOMIC EFFICIENCY IN SERVICE ENTERPRISES..... | 178 |
| Seytimbetov Kabul Serimbetovich | |
| INTEGRATION OF INTELLIGENT CONTROL IN DRYING SYSTEMS: PROCESS OPTIMIZATION THROUGH SENSORS, ARTIFICIAL INTELLIGENCE, AND MODULAR DRYING..... | 184 |
| Yangiboyeva Raxbaroy Mashrabboy qizi | |
| THEORETICAL MODELS AND CONCEPTS OF ECONOMIC DEVELOPMENT IN THE ENERGY SECTOR..... | 190 |
| Nigmatullaeva Gulchekhra Nurullaevna | |
| STATISTICAL ANALYSIS OF REGIONAL ECONOMIC POTENTIAL (A CASE STUDY OF NAMANGAN REGION)..... | 196 |
| Tursinbayev Azizbek Nabijon o'g'li, Sirojiddinov Kamoliddin Ikromiddinovich | |
| DIRECTIONS FOR DEVELOPING INVESTMENT AND EXPORT IN REMOTE SERVICE ENTERPRISES..... | 203 |
| Uzakov Ortik Shaymardanovich | |
| SPECIFIC FEATURES OF ENTREPRENEURSHIP IN INCREASING THE INCOME OF THE POPULATION IN THE REGION..... | 207 |
| Kuldasheva Maftuna Musurmon kizi | |
| KEY FACTORS OF ATTRACTING INVESTMENT THROUGH SUBSIDIES AND INVESTMENTS TO INCREASE AGRICULTURAL CROP PRODUCTION IN UZBEKISTAN..... | 211 |
| Mamatkulova Nadira Makkamovna | |
| RAQAMLI MARKETING VA INNOVATSION TEXNOLOGIYALAR ASOSIDA EKOTIZIM SAMARADORLIGINI OSHIRISH USULLARI..... | 216 |
| Sobirov Azizbek Avazbekovich | |
| WAYS TO IMPROVE THE STATISTICAL ASSESSMENT OF FRUIT AND VEGETABLE PRODUCTION PROCESSES AND EXPORT POTENTIAL IN THE REPUBLIC OF UZBEKISTAN..... | 223 |
| Anorboeva Bakhtijamol Daniyar kizi | |

| | |
|---|-----|
| THE IMPACT OF DEGRADATION ON THE OPERATIONAL CHARACTERISTICS OF PHOTOVOLTAIC MODULES UNDER SHARPLY CONTINENTAL CLIMATIC CONDITIONS | 229 |
| Qurbanov Yunus Murtaza o'g'li | |
| INTEGRATED NEW MEDIA OPERATION MODEL FOR INTELLIGENT TALENT ASSESSMENT PLATFORMS: THE PATH OF QR CODE ACTIVATION AND CONTENT-DRIVEN ENGAGEMENT..... | 235 |
| Wang Biao | |
| METHODOLOGICAL FOUNDATIONS FOR SHAPING THE CREATIVE ACTIVITY OF YOUNGER PUPILS IN SOLVING MATHEMATICAL PROBLEMS | 239 |
| Dzhurakulova Adolat Khalmuratovna | |
| SOLIDWORKS-BASED MODELING OF AN AIR-BLOWING SYSTEM TO ENSURE HIGH-QUALITY FIBER REMOVAL FROM SAW TEETH | 247 |
| Mirzakarimov Mirsharoffiddin Mirzaabdurahimovich | |
| THEORETICAL STUDY OF TEMPERATURE AND THERMAL PHENOMENA IN MECHANICAL CUTTING OF WHITE CAST IRON..... | 256 |
| Allanazarov Akmal Abdulxaqovich | |
| THEORETICAL AND METHODOLOGICAL FOUNDATIONS OF SUSTAINABLE DEVELOPMENT OF THE REGIONAL ECONOMY | 262 |
| Turdiyev Ulug'bek Qayumovich | |
| THE INTERRELATIONSHIP BETWEEN MIGRATION AND THE INDUSTRIAL ECONOMY | 266 |
| Khusanbek Begmatov | |
| THE IMPACT OF ESG PRINCIPLES ON THE HOTEL INDUSTRY | 271 |
| Khusenova Mekhrangiz | |
| CURRENT STATUS OF INDUSTRIAL PRODUCTION AND SERVICES MARKET IN KASHKADARYA REGION..... | 276 |
| Norov Murodjon Makhmudovich | |
| DEVELOPMENT OF AN ARTIFICIAL INTELLIGENCE-BASED CYBERSECURITY SYSTEM FOR THE AUTOMATIC DETECTION OF FAKE FINANCIAL RECEIPTS, PHISHING URLS, AND MALICIOUS APK FILES | 284 |
| Shermatov Axlidin Sharobiddin o'g'li | |
| WAYS TO INCREASE REVENUES IN COMMERCIAL BANK OPERATIONS | 287 |
| Ostonaqulova Gulchehraxon Muhammadyoqub qizi | |
| INTELLIGENT SYSTEM FOR MONITORING AND MANAGEMENT OF THE VEGETABLE OIL REFINING PROCESS..... | 293 |
| Ortiqov Elbek Elmirza o'g'li | |
| РОЛЬ СВОБОДНЫХ ЭКОНОМИЧЕСКИХ ЗОН В РЕГИОНАЛЬНОМ РАЗВИТИИ И ЗАРУБЕЖНЫЙ ОПЫТ | 301 |
| Файзиева Ширин Шодмоновна | |
| RAQAMLI IQTISODIYOTGA O'TISH SHAROITIDA IQTISODIY O'SISH OMILLARINING TA'SIRINI BAHOLASH METODOLOGIYASI..... | 307 |
| Bustonov Mansurjon Mardonakulovich | |
| FINTECH TRENDS: NEW TOOLS FOR ATTRACTING FINANCING IN THE CONTEXT OF DIGITAL TRANSFORMATION | 313 |
| Madjitova Lolakhon Lazizovna | |
| CHALLENGES AND PROSPECTS FOR THE DEVELOPMENT OF E-COMMERCE IN UZBEKISTAN..... | 317 |
| Toshpulatov Akhror Tukhtamurod ugli | |

CHALLENGES AND PROSPECTS FOR THE DEVELOPMENT OF E-COMMERCE IN UZBEKISTAN



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Abstract: The article analyzes the state and prospects for the development of e-commerce in the Republic of Uzbekistan in the context of global digital transformation. Key trends in the development of e-commerce in the world and their impact on the formation of the national market are considered. It is shown that e-commerce is considered as an important factor of economic growth, expansion of sales markets, and increasing the competitiveness of businesses, primarily small and medium-sized enterprises. The work systematizes both the advantages and growth points of e-commerce in Uzbekistan, including the features of the payment environment, logistics infrastructure, digital skills of the population, and regulatory and legal regulation. A comprehensive approach to assessing the country's readiness to develop e-commerce has been proposed. Based on the analysis results, measures were proposed to increase the effectiveness of state policy and strategic measures to stimulate e-commerce.

Key words: e-commerce, digital economy, e-commerce market, e-commerce maturity index, digital infrastructure, cashless payments, logistics, digital literacy, regulation, Uzbekistan.

Annotatsiya: Maqolada global raqamli transformatsiya sharoitida O'zbekiston Respublikasida elektron tijoratning holati va rivojlanish istiqbollari tahlil qilinadi. Dunyoda elektron tijorat rivojlanishining asosiy tendentsiyalari va ularning milliy bozorni shakllantirishga ta'siri ko'rib chiqiladi. Elektron tijorat iqtisodiy o'sish, savdo bozorlarini kengaytirish va biznesning, birinchi navbatda kichik va o'rta korxonalarining raqobatbardoshligini oshirishning muhim omili sifatida qaralishi ko'rsatilgan. Ishda O'zbekistonda elektron tijoratning afzalliklari va o'sish nuqtalari, jumladan, to'lov muhiti, logistika infratuzilmasi, aholining raqamli ko'nikmalari va normativ-huquqiy tartibga solishning xususiyatlari tizimlashtirilgan. Mamlakatning elektron tijoratni rivojlantirishga tayyorligini baholashga kompleks yondashuv taklif qilingan. Tahlil natijalari asosida davlat siyosati samaradorligini oshirish va elektron tijoratni rag'batlantirish bo'yicha strategik choralar taklif qilingan.

Kalit so'zlar: elektron tijorat, raqamli iqtisodiyot, elektron tijorat bozori, elektron tijorat yetuklik indeksi, raqamli infratuzilma, naqd pulsiz to'lovlar, logistika, raqamli savodxonlik, tartibga solish, O'zbekiston.

Аннотация: В статье анализируется состояние и перспективы развития электронной коммерции в Республике Узбекистан в контексте глобальной цифровой трансформации. Рассматриваются ключевые тенденции развития электронной коммерции в мире и их влияние на формирование национального рынка. Показано, что электронная коммерция рассматривается как важный фактор экономического роста, расширения рынков сбыта и повышения конкурентоспособности предприятий, прежде всего малых и средних. В работе систематизированы как преимущества, так и точки роста электронной коммерции в Узбекистане, включая особенности платежной среды, логистической инфраструктуры, цифровых навыков населения, а также нормативно-правового регулирования. Предложен комплексный подход к оценке готовности страны к развитию электронной коммерции. На основе результатов анализа предложены меры по повышению эффективности государственной политики и стратегические меры по стимулированию электронной коммерции.

Ключевые слова: электронная коммерция, цифровая экономика, рынок электронной коммерции, индекс зрелости электронной коммерции, цифровая инфраструктура, безналичные платежи, логистика, цифровая грамотность, регулирование, Узбекистан.

INTRODUCTION

Electronic commerce refers to the sale of goods and services through digital platforms and networks, and today it has become an integral part of the global economy. From a theoretical perspective, the development of e-commerce brings a number of economic benefits: a reduction in transaction costs through the elimination of intermediaries, expansion of market access for enterprises (especially small and medium-sized enterprises, SMEs), growth of employment in the IT sector, and increased competitiveness driven by innovations in digital trade. Globally, e-commerce has been experiencing exponential growth. The COVID-19 pandemic accelerated the shift toward e-commerce, while the expanding adoption of mobile technologies has further stimulated online shopping.

According to eMarketer [1], global retail e-commerce sales increased by 27.6% in 2020, reaching USD 4.28 trillion. This growth trend has continued, and in 2024 global e-commerce sales exceeded USD 6 trillion, with an average annual growth rate of 7.7%. Despite a gradual slowdown in growth rates, the overall trend remains positive, indicating the stable development of global e-commerce. In 2025, e-commerce is expected to account for 20.5% of total global retail sales, compared to 19.9% in 2024. Demand for online shopping is expected to continue rising, as an increasing number of consumers prefer using mobile devices for shopping rather than visiting physical stores.

In Uzbekistan, the development of e-commerce is regarded as one of the key drivers of economic growth and modernization, as reflected in the country's strategic policy documents. The "Digital Uzbekistan–2030" Strategy identifies the digital economy as a central driver of socio-economic modernization and sustainable development [2]. The government is implementing large-scale reforms within the framework of digital transformation, including the adoption of the "National Strategy for the Development of Electronic Commerce" (draft for 2023–2027) [3], developed in cooperation with international partners.

Nevertheless, the regulatory environment is still evolving. Further harmonization of legislation, simplification of procedures for online businesses, and effective enforcement of consumer protection laws in the digital environment are required. According to World Bank assessments, e-commerce regulation remains fragmented, which constrains the sector's growth. Harmonization of rules at the national and regional levels, taking into account integration into global digital markets, is an important factor in achieving e-commerce maturity.

LITERATURE REVIEW

The development of electronic commerce is widely discussed in the literature as a key component of the digital economy, contributing to economic growth, market expansion, and enhanced business competitiveness, particularly for small and medium-sized enterprises (SMEs). Studies by UNCTAD (E-commerce and Digital Economy Programme, 2024) emphasize the role of e-commerce in digital transformation and highlight the need to support countries in strengthening their digital readiness and infrastructure to participate effectively in the global digital economy. UNCTAD's international reports also stress the importance of policy measures and institutional reforms in creating an enabling environment for e-commerce and digital integration, rather than focusing solely on technological aspects.

In the context of Uzbekistan, several studies have analyzed factors influencing the development of electronic commerce. For instance, the study by Madina Khushmurodova and Urazov Komil (2023) examines the evolution of e-commerce through the lens of institutional conditions, consumer behavior, and platform strategies, pointing to the necessity of coordinated reforms and trust among market participants.

Another study analyzing the development of electronic services in Uzbekistan (Jurakulov Shohruh et al., 2025) documents the dynamics of growth in digital services, their economic nature, and challenges related to integration into the digital economy, confirming that institutional and infrastructural barriers remain significant.

Research focusing on the critical success factors of e-commerce in Uzbekistan identifies key variables such as access to payment systems, logistics infrastructure, and digital literacy, emphasizing the importance of a comprehensive and integrated approach to sector development (Irina Kerimova & Zamira Ataniyazova, 2024).

Legal and regulatory aspects are also examined within the framework of digital trade. Studies analyzing the regulatory environment, including Big Data governance and e-commerce regulation in Uzbekistan, underscore the importance of a robust legal framework for the sustainable development of the sector (Khakimov A. et al., 2025).

Moreover, global-level research on e-commerce development demonstrates that digital platforms, comprehensive policy frameworks, and integration into international digital markets play a crucial role in shaping modern electronic commerce. These conclusions are supported by international publications analyzing global development models, trends, and the impact of digital trade on the economies of both developing and developed countries (Alla O. Kasych et al., 2024).

Global Trends in Electronic Commerce

At the global level, electronic commerce has become one of the key economic sectors. The global e-commerce market is expanding due to the increasing integration of advanced technologies such as artificial intelligence (AI), virtual reality (VR), and augmented reality (AR), as well as growing consumer interest in online shopping, rising investment volumes, expanded cooperation, and an increasing number of government initiatives. The COVID-19 pandemic significantly accelerated these trends, leading to a sharp increase in the share of online sales. Major online platforms (Amazon, eBay, Alibaba, Walmart, among others) substantially increased their revenues during the pandemic, reinforcing their market dominance [4].

An analysis of e-commerce development reveals several key global trends:

In developed countries, more than half of internet users now shop online, while this share remains significantly lower in developing economies. Globally, approximately 2.71 billion people make online purchases. The global e-commerce market was valued at USD 18.77 trillion in 2024, and it is projected to reach USD 75.12 trillion by 2034, with a compound annual growth rate (CAGR) of 14.88% over the forecast period (2025–2034) [5].

Expanded internet access, increased smartphone penetration, and the rapid development of social commerce have driven the growth of mobile commerce. According to a Dynamic Yield study by Mastercard, 76% of surveyed consumers make purchases using mobile devices, citing time savings as the primary reason. At the same time, 42% of respondents indicated that security concerns represent a significant barrier to mobile shopping [6].

The implementation of flexible payment options, including Buy Now, Pay Later (BNPL) services, has stimulated consumer demand. E-commerce increasingly relies on digital payment platforms, cryptocurrencies, and national payment gateways, making financial services more accessible to underserved populations. For example, the global BNPL market reached approximately USD 492.8 billion in 2024 and is expected to grow to USD 560 billion in 2025, with an average annual growth rate of 13.7% [7].

Emerging technologies such as AI, VR, and AR are transforming product presentation and consumer interaction in online environments. AI algorithms are widely used for personalized recommendations, marketing automation, dynamic pricing, and logistics optimization. These applications enhance customer satisfaction and increase conversion rates. Currently, around 90% of leading international companies use AI for personalization, resulting in higher customer engagement and sales growth [8].

Sustainable commerce and e-commerce are gaining importance as younger generations become a dominant force in the e-commerce market. Key sustainability trends include the growing popularity of eco-friendly brands, transparency and traceability, environmentally friendly packaging, and the circular economy. Surveys show that 62% of Generation Z consumers (born after 1997) prefer environmentally responsible brands, and 73% are willing to pay a premium for eco-friendly products. Both Generation Z and Millennials are more likely to make purchasing decisions aligned with their personal, social, and environmental values [9].

Digital marketplaces now play a crucial role in expanding export opportunities for producers and entrepreneurs, including women entrepreneurs and rural producers [10]. In 2019, global cross-border e-commerce exceeded USD 780 billion, and it is projected to grow to USD 4.82 trillion by 2026 [11].

Overall, the e-commerce market demonstrates sustained growth driven by digitalization, technological innovation, and personalization. Younger generations' emphasis on environmental and social values is shaping demand for sustainable consumption and e-commerce. The rapid expansion of cross-border trade and digital platforms enhances opportunities for SMEs while intensifying global competition. Under these conditions, e-commerce is evolving into a high-tech, adaptive ecosystem that requires digital maturity and flexibility from all market participants.

International Comparative Analysis

To assess the development prospects of the e-commerce market in Uzbekistan, it is useful to compare its position in the field of electronic commerce with that of other countries. A comparison with regional neighbors and global leaders makes it possible to identify the relative achievements and gaps of the domestic market.

Within Central Asia, Kazakhstan is the leading e-commerce market, accounting for the largest share of online sales in the region. In Kazakhstan, approximately 10% of retail trade is already conducted online, and the market volume is expected to reach USD 5 billion by the end of the current year [12]. Kazakhstan benefits from early internet liberalization, higher population engagement, and the entry of major international players. At the same time, neighboring Kyrgyzstan and Tajikistan lag behind Uzbekistan. These countries are considered "nascent" markets with limited potential, primarily due to low levels of digital connectivity and underdeveloped payment infrastructure. In this context, Uzbekistan can be regarded as a "rising star" in the region—currently the second most promising market after Kazakhstan—with one of the highest projected growth rates (around 40% CAGR).

The gap between Uzbekistan and advanced economies in the field of e-commerce remains significant. For example, the United States and China generate multi-trillion-dollar volumes of online trade, deeply embedded in consumers' daily lives. In the United States, approximately one-quarter of retail spending occurs online; in China, nearly one-third; and in South Korea, almost one-half. These countries have developed powerful e-commerce ecosystems, ranging from logistics giants (FedEx, Cainiao) to payment systems (PayPal, Alipay) and global platforms (Amazon, Alibaba). According to UNCTAD's e-commerce readiness index—which considers internet access, payment systems, logistics, and digital skills—developed countries score above 90 points, whereas Uzbekistan scored approximately 40–45 points in the latest available year (2020) [13]. Nevertheless, it should be noted that developed countries followed a long path of e-commerce development starting in the late 1990s, while Uzbekistan now has the opportunity to catch up more rapidly by adopting existing technologies and business models.

It is also instructive to examine countries that have achieved rapid progress in e-commerce over the past decades, such as India, Indonesia, and Vietnam. Similar to Uzbekistan, these countries have large domestic markets and initially low internet penetration; however, through targeted investments and reforms, they have achieved rapid growth in electronic commerce. India, for instance, addressed logistical and payment barriers through initiatives such as the Digital India program and the development of payment infrastructure (UPI systems). As a result, India's e-commerce market grew from negligible levels to USD 125.5 billion in 2024 and continues to expand at double-digit rates [14]. In Vietnam, the share of e-commerce exceeded 8% of retail sales due to a national e-commerce development program and inflows of foreign investment into platforms such as Lazada and Shopee. These cases demonstrate that a combination of government strategy, private investment, and consumer trust can enable countries to approach global standards relatively quickly. Uzbekistan may adopt similar approaches, for example, by attracting global platforms and logistics companies while simultaneously supporting domestic startups.

Regional integration represents another important dimension of international comparison. Individually, the domestic markets of Uzbekistan, Kazakhstan, Kyrgyzstan, Tajikistan, and Turkmenistan are relatively small; however, collectively Central Asia—with a population exceeding 83 million—constitutes a sizeable market. The creation of a unified digital market and the harmonization of trade regulations among these countries could remove many existing barriers. Currently, initial steps are being taken: since 2023, the World Bank has been implementing the E-GATE program to promote e-commerce growth in Kyrgyzstan, Tajikistan, and Uzbekistan. The program aims to eliminate barriers and coordinate efforts between governments and the private sector. Regional forums have also been organized, such as the E-commerce Conference in Tashkent in 2023. Nevertheless, further coordinated actions are required to simplify cross-border payments, delivery, returns, and taxation. The experience of the European Union's Digital Single Market demonstrates that such measures can significantly expand market opportunities for local companies. Central Asian countries are still at the discussion stage regarding similar initiatives.

Overall, the international comparative analysis highlights that Uzbekistan possesses substantial potential for e-commerce growth; however, realizing this potential requires narrowing the gap with leading countries across key dimensions. An optimistic development scenario involves replicating the success of dynamic Asian economies, with a doubling or tripling of e-commerce's share in retail trade over the coming years. A pessimistic scenario would involve the persistence of a niche market status amid growing competition from foreign platforms and insufficient reforms. The following section presents a forecast of e-commerce development in Uzbekistan up to 2030, taking into account the identified trends.

RESEARCH METHODOLOGY

To provide a comprehensive assessment of a country's readiness for the development of electronic commerce, this study proposes an E-commerce Maturity Index, which is based on the approach of the United Nations Conference on Trade and Development (UNCTAD) [15] and extended through the inclusion of additional parameters.

UNCTAD's B2C E-commerce Development Index is an integral indicator composed of four variables—Internet penetration, the share of the population owning bank cards, the availability of secure servers, and the reliability of postal services—which enables countries to identify their strengths and weaknesses in terms of e-commerce readiness. However, this index does not incorporate indicators of digital skills, that is, the population's ability to effectively use information and communication technologies (ICT).

Unlike the standard UNCTAD index, the proposed model accounts for a broader set of factors, including the level of digital literacy among the population and the quality of the regulatory and legal environment. The index makes it possible to identify both competitive advantages and key barriers constraining market development. It serves as a monitoring tool, ensuring comparability of indicators over time and across countries, and supports the formulation of digital policy priorities based on objective data.

The methodology covers five key components: infrastructure; logistics; payments; population digital literacy; and regulation and the legal environment.

Each of the five components is assigned an equal weight of 20% in the final score. Within each component, subcomponents with individual weights are applied to reflect their relative impact on e-commerce development. The assessment is conducted on a 100-point scale, where 100 represents the highest level of maturity. Based on these five components, a composite integral index is constructed.

Table 1. Structure of the Index and Weighting Coefficients

| Component | Subcomponents | Weight |
|---------------------|--|--------|
| 1. Infrastructure | Internet penetration, availability of smartphones and mobile connectivity | 20% |
| 2. Logistics | Postal and courier networks, reliability and coverage of logistics services (2IPD) | 20% |
| 3. Payments | Level of cashless transactions, fintech penetration, access to banking services | 20% |
| 4. Digital literacy | Online commerce skills, level of trust in online services | 20% |
| 5. Regulation | Legal framework, policy coordination, consumer protection | 20% |

Source: compiled by the author based on data from international and national organizations

Final assessment:

Weighted average value of the index across the five key components:

$$E_Index = \frac{1}{n} \sum_{i=1}^n C_i$$

Where:

E_Index — the final E-commerce Maturity Index;

C_i — the score for the i-th component;

n — the number of assessment components (in this case, $n = 5$).

ANALYSIS AND RESULTS

Uzbekistan, with the largest population in Central Asia (approximately 37.8 million people), represents a substantial domestic market for the development of electronic commerce. Although the sector is still at an early stage of development, it demonstrates rapid growth. In 2024, the volume of Uzbekistan's e-commerce market exceeded USD 1 billion [16], increasing nearly seventeenfold compared to 2018 [17]. The compound annual growth rate (CAGR) over this period was approximately 67%.

Favorable factors and positive trends:

a. Growth in Internet and smartphone penetration.

Current trends indicate a process of digital transformation. The number of Internet users in Uzbekistan has exceeded 31 million, accounting for approximately 82% of the population. According to the Ministry for Development of Information Technologies and Communications, 29.5 million of these users access the Internet via mobile devices. In his report to the Legislative Chamber of the Oliy Majlis on the implementation of the "Digital Uzbekistan-2030" strategy, the Minister of Digital Technologies of the Republic of Uzbekistan, Sh. Shermatov, reported that mobile network coverage has reached 99% of the population, while broadband mobile Internet coverage stands at 98% [18]. Nevertheless, disparities between urban and rural areas persist.

b. Growth in domestic consumption and digitalization of services.

Amid ongoing socio-economic reforms, real GDP growth in 2024 amounted to 6.5% [19], accompanied by rising purchasing power and transformations in household consumption patterns. Significant progress has been observed in the fintech sector: modern fintech solutions (Click, Payme, among others) are being actively implemented, and online banking services are expanding. The emergence of a competitive environment stimulates improvements in the quality of digital platform interfaces and enhances the convenience of online shopping.

c. Emergence of local market leaders.

National e-commerce players are also emerging. For example, the domestic online platform Uzum Market began operations in 2022 [20] and became the first local "unicorn," with a valuation exceeding USD 1 billion in 2024. The platform offers more than 500,000 products and hosts over 4,000 sellers, thereby fostering competition and market development.

d. Potential of cross-border e-commerce.

Despite the currently limited volume of cross-border e-commerce, there is a growing presence of Uzbek producers on international online platforms. For instance, the World Bank's E-GATE program enabled

entrepreneurs from Central Asian countries to conclude export contracts worth USD 23 million through the Alibaba platform. Approximately 40% of the program's participants were small and medium-sized enterprises from Uzbekistan [21].

Government initiatives have laid the foundation for the growth of e-commerce in Uzbekistan. However, the sector's development is constrained by several barriers, particularly the dominance of cash payments, logistical challenges, and insufficient digital skills among the population. Despite recognizing e-commerce as a priority of digital transformation, its share in retail trade remains relatively low—around 4% in 2024 [22].

For comparison, in 2022 this indicator amounted to approximately 14.1% in Kazakhstan, 18.3% in Russia, and ranged from 25% to 44% in developed countries (United States—26%, China—31%, South Korea—44%). This comparison highlights the significant unrealized potential of Uzbekistan's e-commerce market [23].

Key constraints to e-commerce development

a. Dominance of cash transactions and a low level of cashless economy.

According to data from the Central Bank of the Republic of Uzbekistan [24], cash circulation increased by 17% in 2024, while the total volume of cash turnover exceeded 1 quadrillion Uzbek soums. At the same time, cashless payments accounted for only 40% of total payment volume (compared to 87% in Kazakhstan [25] and similarly high levels in OECD and Eastern European countries). This structure of the payment environment hampers the development of online sales, particularly in the SME segment and in regional markets.

For reference, according to a World Bank report [26], a high level of cash usage correlates with low financial inclusion, reduced transparency, and limited access to financing for businesses.

b. Limited logistics infrastructure.

Underdeveloped logistics infrastructure and the region's geographic isolation constrain the competitiveness of online retail in Uzbekistan. The lack of efficient logistics reduces delivery accessibility and effectiveness, particularly in interregional trade. In the Integrated Index for Postal Development (2IPD) of the Universal Postal Union (UPU), Uzbekistan scored relatively low—52.2 out of 100 points in 2024 [27]. Although efforts are underway to improve logistics (including the development of courier services and modernization of UzPost), logistics remains a “weak link” in the e-commerce ecosystem.

c. Insufficient digital literacy and low levels of trust.

Despite widespread access to the Internet and payment infrastructure, low levels of digital literacy and limited trust in online services continue to constrain the expansion of the e-commerce user base, especially among older age groups and rural populations. A study conducted by the United States Agency for International Development (USAID), the Public Opinion Research Institute, and Internews shows that 53.1% of Uzbekistan's population expresses confidence in their media and information literacy. However, a more detailed analysis reveals that these skills are not always comprehensive. Only 38.9% of respondents were able to effectively analyze information from multiple sources, while an even smaller share demonstrated proficiency in Internet search skills, including the formulation of precise queries—21.3% [28].

Another study (UNESCAP, 2023) found that only about 15% of the population possessed basic digital skills, while approximately 7–8% had standard digital skills. At the time of the study, data on advanced digital skills were unavailable [29].

In addition to these key constraints, other factors should be noted, including relatively low levels of investment in local e-commerce projects, shortages of qualified specialists in digital marketing and data analytics for e-commerce, and the underdevelopment of trade-supporting digital services such as SME digital lending and unified address systems for delivery.

Taken together, these barriers explain why, despite substantial opportunities, Uzbekistan's e-commerce sector has not yet fully realized its potential. The removal or mitigation of these constraints is critical for the sector's sustained growth.

Component Assessment Mechanism

Infrastructure — calculated as the average value of its subcomponents;

Logistics — based on data from the Universal Postal Union (UPU), including delivery speed, predictability, and coverage. The indicator is directly transformed into a 0–100 scale according to the UPU assessment;

Payments — measured by the level of cashless transactions, taking into account the widespread adoption of mobile payment solutions;

Digital literacy — based on data from a joint study conducted by USAID, the Public Opinion Research Institute, and Internews. Survey results are directly converted into a 0–100 scale;

Regulation — assessed through an analysis of data from international and national organizations, as well as open-source info

Obtained scores:

Infrastructure $C_1 = 93$

Logistics $C_2 = 52,2$

Payments $C_3 = 67$

Digital literacy $C_4 = 53,1$

Regulation $C_5 = 65$

Substituting the values:

$$E_Index = \frac{1}{5} (93+52,2+67+53,1+65) = \frac{330,3}{5} = 66,06$$

Table 2. Assessment of E-commerce Maturity in Uzbekistan

| Component | Key Indicators | Score | Assessment of the Current State |
|-------------------------|---|-------|--|
| Infrastructure | Internet penetration, availability of smartphones and mobile connectivity | 93 | High level of internet penetration (89% vs. global average of 68.7%), widespread use of smartphones |
| Logistics | Postal and courier networks, reliability and coverage of logistics (2IPD) | 52.2 | Low reliability of postal services (2IPD score of 52.2), limited delivery network coverage |
| Payments | Level of cashless transactions, fintech diffusion, access to banking services | 67 | Only 40% of payments are cashless (cash dominates), but rapid expansion of mobile wallets |
| Digital Literacy | Online commerce skills, user trust in online services | 53.1 | 53.1% of the population reports confidence in media and information literacy; however, low awareness and a high level of consumer distrust persist |
| Regulation | Legal framework, policy coordination, consumer protection | 65 | E-commerce law has been adopted, but a comprehensive strategy is lacking; additional measures for consumer protection are required |

Source: Compiled by the author based on data from international and national organizations.

Thus, the composite E-commerce Maturity Index for Uzbekistan amounted to 66.06 out of 100. The qualitative analysis indicates that by 2024 the country had demonstrated notable progress in the development of digital infrastructure and payment solutions, as well as positive advances in terms of policy support. At the same time, systemic constraints persist in such areas as logistics, the level of digital skills among the population, and the comprehensiveness of the regulatory and legal framework. The resulting maturity index provides a clear basis for identifying key barriers and priority areas for targeted policy intervention.



Figure 1. E-commerce Maturity Index in Uzbekistan

Source: developed by the author based on data from international and national organizations

CONCLUSION AND RECOMMENDATIONS

The results of the study indicate that e-commerce in Uzbekistan is at a stage of active formation, combining high growth rates with persistent structural constraints. Despite progress in the development of digital infrastructure, the expansion of internet penetration, and the emergence of national online platforms, imbalances in logistics, the payment environment, digital skills, and the regulatory framework limit the transformation of e-commerce into a sustainable driver of economic growth.

The assessment of the composite e-commerce maturity index reveals a pronounced asymmetry in the development of the digital ecosystem, where technological readiness outpaces institutional and behavioral components. This suggests the exhaustion of a growth model based primarily on the expansion of the technical base and underscores the need to shift toward comprehensive institutional development and the strengthening of trust among market participants.

A comparative analysis of international experience confirms that the sustainable development of e-commerce in developing economies is determined by the coherence of digital, trade, and educational policies, as well as by the formation of an integrated ecosystem that ensures the mutual reinforcement of infrastructural, regulatory, and human factors. In this context, Uzbekistan possesses significant but underutilized potential, driven by the scale of its domestic market and its geoeconomic position.

In the long term, the dynamics of e-commerce will depend on the country's ability to move from fragmented initiatives to a systemic model of digital trade policy focused on institutional resilience and integration into global digital value chains.

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