

FUNDAMENTALS OF THE DEVELOPMENT OF THE DIGITAL ECONOMY IN THE CONDITIONS OF THE ECONOMY OF UZBEKISTAN

Amankulova Mukhlisa Narsafar kizi

Karshi Engineering-economics Institute Student of Economics faculty

Amankulovamukhlisa348@gmail.com

Abstract:

This article focuses on the development of the digital economy in the territory of the Republic of Uzbekistan and the elimination of existing problems, the use of the conveniences and new opportunities of the digital economy at the state level, the need for our country to be among the developed countries, the investment policy of commercial banks and the incomparable value of the digital economy in all areas. it is about the place.

Keywords: digital economy, digital technologies, communication, infrastructure, e-commerce, investment, logistics, communication operators, innovation.

Introduction

Digital of the economy rise of the 21st century to himself special from the features is one. Of course, it is difficult to imagine today without digital technologies. Intelligence and science are the wings of development. The peak of modern science is high in technology, digital in the world to the eye thrown away. Fourth industry revolution of development new appearance - "numbered economy" that it started means Today's in the day we near in the future want to achieve has been huge to goals we have for to us of course mature personnel, specialists need Digital technologies affect society and the economy in many ways, including new contact and cooperation tools through; service of showing strong structural to the part have new products; the role of information as a factor in economic growth; artificial intellect (AI) using tasks automation; and platforms such as new business of models appear to be That's it because of digitization our life and together work our style fundamentally changes. This whole state development and welfare means

Also, efficiency, time, bandlike, skills, earnings right distribution, around environment and external to the world big effect shows.

Currently, we are mainly developed countries of Uzbekistan to be in line from action we don't stop necessary. Foreign in the states to us than digital the economy is very developed. Digitization of the economy is the development of the country important for. Today, the development of the digital economy is accompanied by the development of all areas closely depends.

Analysis of relevant literature and methods. Issues of geo-economic formation of e-commerce infrastructure, directions of development of other sectors of finance and economic sectors through this sector, use of remote banking services, which is one of the means of implementing e-commerce, issues of development of e-commerce system are discussed by foreign economists, in particular, Professor Zwass Vladimir of Fairleigh Dickinson University in the USA. studying the infrastructure of electronic commerce from a geo-economic point of view, notes the main aspects considered important for the development of electronic commerce in the world as the infrastructure of this field. That is, public and private communications utilities, —Wide-areall telecommunications, multimedia and hypermedia management facilities are the main infrastructures of electronic commerce. In the scientific works of Akhmetova Zaures and Moldir Belgoz, one of the leading economic scientists of the CIS countries, the main directions of electronic commerce and its infrastructure were studied in the development of the digital economy based on modern principles. E-commerce extended infrastructure networks have classified. In their scientific work, the role of electronic commerce in the economy of developed countries is analyzed. We can see that the development of e-commerce in Uzbekistan and the regulation of this field are reflected in the scientific works of a number of scientists and researchers. In particular, academician SSGulyamov's scientific works include the development of the digital economy, geo-economic development of electronic commerce, and further expansion of Internet trade. Also, detailed information is given about important elements of electronic commerce, in particular, business-to-business, B2B, business-to-consumer, B2C, business-to-administration, B2A, consumer-to-administration, C2A models.

Verbal interpretation, grouping, statistical observation, logical thinking and schematic analysis methods are widely used in the article.

Analysis and results. Digital economy – this innovative idea. This thought the world bank by 2016 year Reported in the World Development Report 2016: Digital Dividends. This research conclusions countries economy in development digital of the economy how much shows that it is an urgent and important issue. In particular, a 10% increase in Internet speed in the country It also affects GDP growth. In developed countries, this figure is 1.21 percent. 1.38 percent in developing countries. So, if the Internet speed increases by 2 times, GDP volume 13–14 percentage to increase can be achieved.

Digital economy to the composition electron government, electron business, electron commerce, digital economy relationships, digital banks, digital archives, virtual businesses, crypto-currencies, electronic money, social on the network marketing using services, blockchain technology current of enterprises digital "pockets", digital dividends and others enters.

Digital economy directions big data artificial intelligence, blockchain, quantum technologies, development technologies, industry internet, robotics, wireless communication, virtual reality from the like consists of

Electronic commerce – this computer networks using done to be increased all financial and trade operations and business processes related to such operations economy is the field.

- Electronic to commerce the following includes:
- Electronic information exchange (ElectronicsData interchange, WAS);
- Electronic capital movement (Electronic FundsTransfer, EFT);
- Electronic trade (English e-trade);
- Electronic money (e-cash);
- Electronic marketing (e-marketing);
- Electronic bank (e-banking);
- Electronic insurance services (e-insurance).

Electronic of commerce the first systems and methods to sell automation technologies appear to be and corporate resources manage automated of systems current to be done with depends.

In 1960 America's American Airlines and IBM companies flights reservation to do for automation system to create entered SABER (Semi-Automatic Business Research environment), ie Half Automatic Research Environment system simple passengers for the air commute more discounting to them constant respectively grow up going flights and flight helped manage tariffs. Fare

calculation process when booking seats automation because of services cost decreasing passengers transport volume increased⁴. American Airlines and IBM between joint electronic project of commerce the first is an example.

In 1971 Stanford university and Massachusetts technology institute students Stanford artificial intellect of the laboratory ARPANET computer from the network using marijuana to sell organize have reached Later, these transactions were the first online transfers, the beginning of electronic commerce calculated.

In 1979 Michael Aldrich the first online purchase to do system present reached

In 1981 business for the first online purchase to do system Thomson Holidays UK organize done

in 1982 Minitel France Telecom by whole country across present done and online orders for used.

countries for used. in 1983 California state assembly Volcano in the city (California state) first "Electronic commercial" hearing conducted.

In 1995, Jeff Bezos launched Amazon.com and the first 24-hour ad-free Radio HK and NetRadio radio stations started working. AuctionWeb name by eBay developer Pierre Omidyar created with Four years later, Alibaba Group was established in China. 149 thousand US in 1997 7.5 million to Business.com eCompanies, established for \$ sold for dollars. At the same time Peer-to-peer software launched from Napster. ATG Stores Home Decor Online trade started 2001 December in the month Alibaba.com to profitability achieved in 2002 eBay PayPal 1.5 billion to the dollar bought it.

Amazon.com in 2003 his own the first yearly income announcement did

in 2004 B2B online transactions according to the first china platform DHgate.com created and this another B2B sites "yellow pages" model caused in 2007 Business.com site R. H. Donnelly 345 million to the dollar buy received in 2015 Amazon.com to the USA almost 500 million SKU sell through electron trade of growth from half most of it organized.

Developed in the states digital the economy current to do already entered. the world of the economy globalization and of technologies development conditions of Uzbekistan economic development digital the economy without development cannot be reached.

According to the World Bank, kurrai is 66% of the total wealth of our land percentage - 365 trillion USA dollar a person capital, i.e basically of the person science corresponds to the level. In the USA, this indicator is 77 percent of the

national wealth - 95 trillion to the dollar enough That's why for our country leader current year In the petition "The greatest wealth is intelligence and knowledge, the greatest inheritance is a good education, the most great poverty - this is ignorance!" was mentioned separately.

To date, the digital economy has developed in 20 countries in the world It is estimated that it is 2 trillion US dollars. Digital economy In Great Britain, which is the leader in the world in its development, it is now national reached 12 percent of GDP. The digital economy is technological and business processes, work release, logistics and ready of products trade digitization means holds In our country of 2020 in itself transportation, geology, education, archive such as areas complete digitization defined was Modern to the infrastructure have was "IT-parks". too our opinion is evidence. All of the population in the part too digital of qualification enough that it is not digital the economy development on the way again one obstacle to be came also digital commodity turnover was also considered low. This is well known in the tech world It is worth remembering a thought of Bill Gates, the founder of Microsoft Corporation: "Quick in between Earth in the sphere only two get up companies there is will be. First, Internet companies doing business through and the second, companies that have gone out of business". Entrepreneurs With this in mind, for a world-renowned business-to-consumer, It operates on the principles of business for business, consumer for consumer organize reach to the goal according to

Three important conditions for the formation of the digital industrial market of Uzbekistan it is necessary to determine. Normative regulation of the digital environment (concept, program and law), infrastructural development (data center, mobile, internet, business and production release process automation devices) and experts preparation healthy the market in creating pillar will be The digital economy is a virtual environment that complements the real world. Digital the economy more development for innovative ideas, technologies and state bodies and business entities in the field of development implementation close cooperation provide.

In the field of production and use of blockchain technologies training of qualified personnel with practical work skills. Foreign experience account received without blockchain technologies current reach for legal base setting a goal in front of us and implementing several tasks such as creating need

Digitization economy of the economy separately field as two to the reason available according to First, new economic models are needed, because in the digital world information about many traditional assumptions now there is it's not. Secondly, digitization as a result harvest has been of information new types analysis to do new for methods Demand does.

International experience from that proof is giving today's in the day digital technologies are developing rapidly mainly in the scientific community and the private sector. That's why for state, exactly, this in the fields innovative projects support should create a comfortable eco-system while supporting it. Click, Payme, M-bank, Upay, Have payment systems in place that allow easy and other online payments despite mobile payments, Internet, communal payments for online payments the implementation rate is not high. In 2017, 34 percent of account holders are digital made the payment. By comparison, the UK figure is 96 is equal to percent. We have developed electronic commerce and electronic transfers in this area our development necessary. Digital payment in Uzbekistan 34 interest organize doing If so, we are indicator 100 percentage issue necessary. In 2017, global e-commerce retail sales were \$2.36 trillion. reached the dollar and in 2016 increased by 14.8 percent. Number of Internet users in the last 20 years the increasing influence of social networks and other interactive online platforms, dynamic development of electronic payment systems and e-commerce of leading market participants for new technological to the platforms pass because of electron commerce market dynamic respectively is developing. (Web 1.0 from Web to 2.0, then Web to 3.0)

E-commerce is divided into several categories according to the target group of consumers. Below their Let's consider the classification.

Commerce organizations:

- B2B (Business-to-Business) – "trade organizations between relationship";
- B2C (Business-to-Consumer) – "trade organization and consumers between relationship";
- B2E (Business-to-Employee) – "commercial organizations and employees (workers) between relationship";
- B2G (Business-to-Government) – "commercial organizations and the government between relationship";

□ B2O (Business-to-Operator) – "trade organizations and contact operator between relationship".

Basically, cyber security is also an important condition, a sensitive area of the digital economy let's say too economy from our digitization after of course safety measures too perfect eliminate reach need Numbering and cyber security concepts always side by side will come. Because all system and processes along with digitization, their technically perfect and trouble-free operation, safety provide important is considered In our country digital the economy As much attention is paid to development, ensuring cyber security is also becoming more relevant. Uzbekistan is in the global cyber security index himself position strengthen is going in 2017 our country this in the ranking 93- place occupied if in 2018 It rose to 52nd place.

Cyber security information of safety one appearance to be with information sorted to get service doer high from spirituality more special concept. SHE IS more technical to processes about to be simple user for mail, social networks, payment in systems reliable and strong set passwords, own personal computer and smartphone from viruses to protect means Wider in a sense while cyber security networks, mobile applications and of devices for protection directed is a set of measures wholeness protect, she is or this site, app, of the program complete work means According to the analyzes of the "Cybersecurity Center" SUK, in 2019, the national Internet segment on their websites 268 ta cyber security incident determined. This digital in the world offenses the previous number per year than 44 percent decreased means Of these 222 one content unauthorized loading, 45 one defeat (website that the page is changed to another, for example, a page with an advertisement meaning hacker attack) and hidden mining (cryptocurrency on the platform hidden activity) per share right will come.

In Uzbekistan, all systems are being digitized day by day. Especially, coronavirus because of current done quarantine mode online commodity and to services was the demand has increased further, the range of digital functions has expanded in all areas. Today payment without leaving home, distance learning without any problems to get of the world big from libraries use and even work possible Digital services traditional type than paperwork, of officialdom lack of the time savings such as one series advantages have For example, state services

digital in appearance to you if you get it defined of payment 10 percentage in the amount discount present will be done.

Digitization big and for example not seen opportunities present is enough. That's it with together, such transformational technologies in development serious uncertainties preserved remains. Governments society for surface coming possible has been implications and these emerging technologies in their management activities surface coming critical problems deeper to understand aspirations need

Organizations for of the project to the company relatedness about of the parties doubts (negative anonymity), on the Internet enterprise activities legalization and in the activity some difficulties.

Consumer distrust of services sold over the Internet for consumers¹⁵, goods It is not possible to "hold" by hand, waiting for the delivery of the purchased product, the goods in return possible was difficulties and expenses, products delivered to give for addition expenses.

Society for of fraud attractive platform (net safety level decrease), offline commerce ousting enterprises from the market.

Full receipt of tax payments to the state budget in the "gray" system of accounting for the state from not falling consists of

E-commerce has become an integral part of the modern economy. Consumers through the Internet buying goods, and at the same time commercial organizations in their business activities of the network of possibilities wide is using on the Internet purchase of doing the first reason – of the week on the seventh day night day purchase your chance to do existence.

Digital of the economy from simple economics difference in what For example, to the buyer clothes need Him If the marketer directly chooses and buys for cash, this is a traditional economy. by choosing the product he likes through the trading bot or channel, and pay the money to the owner of the product through the electronic payment system pay(payment,click, paynet, sweet webmoney, visacard...) and the goods delivered service through get

- it is called digital economy. This is to explain the matter through a simple example. In fact, all of us already digital economy we are in of its comforts we use. For example, our monthly to plastic cards falls electron payable communal services, phone, internet and another product to events payment we will in

electronic form tax submit a declaration, from the card to the card let's relax, go home food order we will etc.

Digital economy – this starting from scratch creation must as it is different economy it's not. Creation of new technologies, platforms and business models and their implementation in everyday life available through economy in a new way means transfer to the system.

Signs:

- high degree of automation
 - electronic document exchange;
 - electronic integration of accounting and management systems;
 - electronic data bases;
 - Availability of CRM (customer relationship system):
1. Payments for expenses decreases (e.g. to the bank to go for ticket etc resources saved).
 2. Goods and services about more and more faster information is taken.
 3. Digital in the world commodity of events the world to the market exit possibilities big
 4. Feedback (consumer opinion) the speed up at the expense of commodity and services fast will be improved.
 5. Faster, better quality more convenient.

As one of the bright examples in the field of development of digital platforms, "Alibaba" is electronic a Chinese company with a trading system can be cited. Experience using it that's it shows that data collect in the process of the economy different sectors expansion for very competitive advantages is created. "Alibaba" this – simply digital platform it's not, perhaps platforms is an ecosystem.

Digital the economy development to us what will give?

Digital economy corruption and "Black economy". main is a collaboration. Because, numbers it seals everything, stores it in memory, provides information quickly when needed. Such hiding any information under circumstances, making secret deals, complete information about this or that activity not to give possible no, computer all of them manifestation by doing puts Information abundance and The system does not allow lies and tricks, because it is impossible to cheat the system. As a result, it is "dirty money" wash, funds steal ineffective and aimless spend, by increasing either hiding show there is no

chance. This increases the flow of legal funds into the economy, and taxes are timely and accurate paid, budget distribution open will be social to the field directed funds not stolen schools, hospitals, to the roads allocated funds complete arrived goes and etc.

The digital economy has its own currency (cryptocurrency, bitcoin), a wallet that stores money (blockchain), count methods (mine) such as terms there is. They are about more in detail information get recommendation will be done.

Digital technologies are a global phenomenon. They are new, social interactions (from personal practice separately social groups, national and regional to develop communities concerned to practices) use opportunity given universal information and communication environment formed. These technologies cover all areas of human life, business new opportunities have appeared. Digitization for every enterprise, small from the enterprise to market giants their competitiveness and development support became a source of support. It has become an economic and necessary condition for the socialization of market business development extents expanded, the same at the time new invitations and problems gave birth

Digital of the economy positive effects (num dividends) very different wow they are big of companies in his studies present done But economic development prospects point of view in terms of of digitization very important multiplicative to the effect attention focus is necessary. Many traditional ways of business development - cost reduction, customers and product delivery givers with mutually cooperation forms investment in improvement, innovation input digital technologies current principle of achievement in terms of new, that's it including addition value get change the possibility and multiplying business models through done is increased. It is precisely this digital economy that replaces previous economies coming no, vice versa new innovative changes and markets to expand forms. In the sense of structural changes, first of all, the introduction of digital technologies is important Internet of Things (IoT) and its segment - industrial Internet (Industrial Internet of Things - IIoT) is used. Introducing them transforms operation and information technologies into mutually integrated open systems. In this all production chains - from product development to sales - in a single information field and at the expense of reducing capital costs and labor in the processes leading up to its service provides increased efficiency. Implementation of IIoT allows enterprises to cancel their maintenance by 10%

reduce, also technical service to show expenses reduce, from equipment give up of late prevention considering giving the opportunity developed.

Digital in economics work relationships development constant employees temporary performers with to replace take will come, in this of work many types enterprise and even national from the borders thousands kilometers in the distance execution it has been. Next in years in the state didn't happen The number of employees and freelancers is rapidly increasing. In particular, present only in the USA 57.3 million people working as freelancers, including freelancers that's enough of the employed in the country is 36%.

Digital in economics only of labor feature it's not, also work of relations the whole system changes. If in the traditional economy between the employee and the employer vertical economic In the digital sector, the leader is no longer the boss, if there are relationships (management-subordination). most of the time long from a distance standing up people work coordinate is an employee. Appropriate respectively vertical connections horizontal connections with exchange in this of the employee company to the leadership dependence seriously relaxes.

Digital from technologies efficient use and national and international in degrees business to expand the scope of enterprises now technical, business, interpersonal and creative to skills have has been employees Demand will be done. There so in the circumstances previous skills enough it's not, now employee diligence and interpersonal relationships qualities too have to be need Har modern technical skills for what production process or services to provide leadership skills with enrichment (The C-suite entrepreneurship level), special digital personnel who are suitable for managing technologies are needed. Recently for employers to the employee of candidates "flexible skills" (soft skills): personal adjectives and social skills such as teamwork, curiosity, initiative, critical thinking, self management, complicated tasks solution to do ability, different people with in cooperation work, priorities correct identification is required.

Conclusions and suggestions. In conclusion, for the development of every country new-new changes, ideas , from time to time with changed standing new arrangements to be must Our country of development prospect too digital economy development and digital of technologies coverage level relies on

As the head of our state noted, "forming the economy requires a lot of money and work Demand does. But we from this without fear digital the economy we have to form. Do this with responsibility and determination from today let's start must Country development, progressive reach for each one person in charge Har one of us this to the matter serious our view must". Our country in his life too digital of the economy some elements already success with activity is showing. Including documents and of communications public respectively transfer to digital means, allowing electronic signature, communication with the state to do too electron to the platforms is being conducted. Basically in education too electron of platforms organize to be carried out. Of course this field ie digitization stop should not remain, and the transition to the digital economy in other areas is accelerating implemented should be increased .

Foydalanilgan adabiyotlar

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