

DEVELOPMENT OF DIGITAL ECONOMY IN UZBEKISTAN

Shukurullo Yuldashmakhmudov Khurshidovich

3rd year student of Fergana Polytechnic Institute

<https://doi.org/10.5281/zenodo.7162269>

Abstract. *This article focuses on the development of the digital economy in Uzbekistan and the elimination of existing problems. The convenience and use of new opportunities of the digital economy. The need for our country to be among the developed countries. The incomparable role of the digital economy in all fields.*

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

РАЗВИТИЕ ЦИФРОВОЙ ЭКОНОМИКИ В УЗБЕКИСТАНЕ

Аннотация. *В данной статье основное внимание уделяется развитию цифровой экономики в Узбекистане и устранению существующих проблем. Удобство и использование новых возможностей цифровой экономики. Необходимость для нашей страны быть в числе развитых стран. Несравненная роль цифровой экономики во всех сферах.*

Ключевые слова: *цифровая экономика, цифровые технологии, связь, инфраструктура, электронная коммерция, инвестиции, логистика, операторы связи, инновации.*

INTRODUCTION

The rise of the digital economy is one of the characteristics of the 21st century. Of course, it is difficult to imagine today without digital technologies. Intelligence and science are the wings of development. The pinnacle of modern science is visible in high technologies, in the digital world. The fourth industrial revolution marks the beginning of a new form of development - the "digital economy". Today, we have ambitious goals that we want to achieve in the near future. For this, we definitely need mature personnel and specialists. Digital technologies affect society and the economy in many ways, including through new means of communication and collaboration; new products with a strong service component; the role of information as a factor of economic growth; automation of tasks using artificial intelligence (AI); and the emergence of new business models such as platforms. This is why digitization will fundamentally change the way we live and work together. This means the development and prosperity of the entire country. Also, it has a great impact on the efficiency, time, bandwidth, skills, correct distribution of income for enterprises and organizations in all areas, environment and the outside world. Currently, we must not stop working to be among the developed countries of Uzbekistan. Foreign countries have a more developed digital economy than ours. Digitization of the economy is important for the development of this country. Today, the development of the digital economy is closely related to the development of all areas.

MATERIALS AND METHODS

Digital economy is one of the hot topics today. Basically, how to develop this topic in Uzbekistan is in the hands of us young people. The term "digital economy" was first published in 1995 by Don Tapcott.

The Digital Economy: Promise and Peril in the Age of Networked Intelligence is defined as a separate concept. In this publication, fundamental innovations (semiconductors, processors),

basic technologies (computers) and connecting infrastructures (internet and telecommunication networks) are distinguished among the main components of the digital economy.

RESULTS

In developed countries, the implementation of the digital economy has already begun. In the conditions of the globalization of the world economy and the development of technologies, the economic development of Uzbekistan cannot be achieved without the development of the digital economy. According to the data of the World Bank, 66 percent of the total wealth of our country - 365 trillion US dollars - corresponds to human capital, that is, mainly to the level of knowledge of a person. In the USA, this figure is 77% of the national wealth - 95 trillion dollars. That's why the head of our state said in his address this year: "The greatest wealth is intelligence and knowledge, the greatest inheritance is good education, and the greatest poverty is ignorance!" he mentioned the opinion separately. To date, it has been estimated that the digital economy in the world is worth 2 trillion US dollars in 20 developed countries. In Great Britain, the world leader in the development of the digital economy, it has already reached 12% of the national GDP. The digital economy implies digitization of technological and business processes, production, logistics and trade of finished products. In our country, in 2020 it was decided to fully digitize such fields as transport, geology, education, archives. "IT-parks" with modern infrastructure are proof of our opinion. Inadequate digital skills in all parts of the population has been another obstacle to the development of the digital economy.

Digital turnover was also considered low. In this regard, it is worth recalling the opinion of Bill Gates, the founder of Microsoft Corporation, who is well known in the world of technology: "Soon there will be only two types of companies on the planet. The first is the companies that do business on the Internet and the second is the companies that have gone out of business." Taking into account this aspect, it is appropriate for entrepreneurs to organize their activities based on the world-famous principles of business for consumers, business for businesses, and consumers for consumers. In order to form the digital industrial market of Uzbekistan, it is necessary to determine three important conditions. Regulatory regulation of the digital environment (concept, program and law), infrastructural development (data center, mobile, internet, business and production process automation devices) and training of specialists will be the pillars for creating a healthy market.

DISCUSSION

Digital economy is a virtual environment that complements real reality. Ensuring close cooperation of state bodies and business entities in the field of introducing innovative ideas, technologies and developments for the further development of the digital economy. Training of qualified personnel with practical work skills in the field of production and use of blockchain technologies. Taking into account foreign experience, it is necessary to set a goal and implement several tasks, such as creating a legal framework for the introduction of blockchain technologies. The digitization economy exists as a separate area of economics for two reasons. First, new economic models are needed because many traditional assumptions about information no longer hold in the digital world. Second, new types of data generated by digitization require new methods for analysis. International experience shows that today digital technologies are rapidly developing mainly in the scientific community and the private sector. Therefore, the state should create a favorable ecosystem by supporting innovative projects in these areas. Despite the presence of Click, Payme, M-bank, Upay, Oson and other payment systems that allow online

payments, the rate of online payments for mobile payments, internet, and utility payments is not high. In 2017, 34 percent of account holders made digital payments. By comparison, this figure is 96% in the UK. We need to develop electronic commerce and electronic transfers by developing this field. If digital payment is 34% in Uzbekistan, we need to increase this figure to 100%. In general, cyber security is an important condition of the digital economy. After digitizing the economy, it is necessary to completely eliminate security measures. The concepts of digitization and cyber security always go hand in hand. Because along with the digitization of all systems and processes, it is important to ensure their technically perfect and error-free operation and safety. The more attention is paid to the development of the digital economy in our country, the more urgent it is to ensure cyber security. Uzbekistan is strengthening its position in the global cyber security index. In 2017, our country took 93rd place in this rating, and in 2018, it rose to 52nd place. Cyber security is a form of information security and is a different concept than high spirituality that serves to sort out information. It refers to more technical processes, for the average user, it means setting up reliable and strong passwords in mail, social networks, payment systems, and protecting his personal computer and smartphone from viruses. In a broader sense, cyber security is a set of measures aimed at protecting networks, mobile applications and devices. This means maintaining the confidentiality of data, protecting their integrity, and the full operation of this or that site, application, or program. According to the analysis of the "Cybersecurity Center" SUK, in 2019, 268 cyber security incidents were detected on the websites of the national segment of the Internet. This means that the number of crimes in the digital world has decreased by 44% compared to the previous year. Of these, 222 were related to unauthorized uploading of content, 45 to deface (a hacking attack that means a website page is replaced with another, such as an ad page), and one to stealth mining (hidden activity on a cryptocurrency platform). In Uzbekistan, all systems are being digitized day by day. Especially in the quarantine regime introduced due to the coronavirus, the demand for online goods and services has increased, and the range of digital functions has expanded in all areas. Today, it is possible to make payments without leaving home, get distance education without any problems, use the world's largest libraries and even work. Compared to the traditional type, digital services have a number of advantages, such as the absence of paperwork, formalities, and time savings. For example, if you receive government services digitally, you will receive a discount of 10 percent of the fixed fee. Digitization offers great and unprecedented opportunities. At the same time, serious uncertainties remain in the development of such transformative technologies. Governments must seek to better understand the potential implications for society and the critical challenges these emerging technologies pose to their governance.

CONCLUSIONS

To sum up, for the development of every country, there must 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. As the leader of our state said, "building the economy requires a lot of money and work. But we should not be afraid of this and form a digital economy. We must start this work with responsibility and determination from today. Every person is responsible for the development of the country. Each of us should take this issue seriously." Some elements of the digital economy are already working successfully in the life of our country. In particular, mass transfer of documents and communications to digital means, authorization of electronic

signatures, and communication with the state are being transferred to electronic platforms. Basically, electronic platforms should be organized in education, and digitization in this field should not stop, and the transition to the digital economy should be carried out in other areas as well.

REFERENCES

1. International Conference on Developments in Education Hosted from Toronto, Canada May 21st 2022 215 MAVZU: RAQAMLI IQTISODIYOTNI RIVOJLANTIRISH OMILLARI Rahimov Bahromjon Qaxramon o'g'li
2. G.M. PORSAEV, B.SH. SAFAROV, D.Q. USMANOVA RAQAMLI IQTISODIYOT ASOSLARI (Darslik)
3. Raqamli iqtisodiyot mamlakatimiz taraqqiyoti garovidir. [review.uz]
4. "Iqtisodiyot va innovatsion texnologiyalar" (Economics and Innovative Technologies) ilmiy elektron jurnali O'ZBEKISTON IQTISODIYOTINI RAQAMLASHTIRISH SHAROITIDA "ELEKTRON SOG'LIQNI SAQLASH" TIZIMINING ISTIQBOLLARI Mirzarahimova Aziza Baxrom qizi
5. "Iqtisodiyot va innovatsion texnologiyalar" ilmiy elektron jurnali. № 1, yanvar-fevral, 2021 yil 1/2021 (№ 00051) <http://iqtisodiyot.tsue.uz> 309 RAQAMLI IQTISODIYOTNING BUGUNGI HOLATI: MUAMMO VA YECHIMLAR Kurpayanidi Konstantin Ivanovich Farg'ona politexnika instituti dotsenti, i.f.n. Ilyosov Asrorjon Axrorjon o'g'li Farg'ona politexnika instituti
6. "Raqamli iqtisodiyot: taraqqiyot sari qisqa yo'l" Sanobar Jumanova "Yangi O'zbekiston" gazetasi 17-sentabr 2020
7. "Iqtisodiyot va innovatsion texnologiyalar" ilmiy elektron jurnali. № 1, yanvar-fevral, 2021 yil 288 1/2021 (№ 00051) <http://iqtisodiyot.tsue.uz> РАҚАМЛИ ИҚТИСОДИЁТНИНГ АҲАМИЯТИ ВА РИВОЖЛАНИШ ЙЎНАЛИШЛАРИ Аскарлов Нодир Ибрагимович