

THE DIGITAL ECONOMY AND ITS DEVELOPMENT FACTORS

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Abstract. *Currently, the digital economy and its development factors have a significant impact on many developed countries, and the digital economy also plays an important role in the life of society. In this article, you can find answers to questions about the digital economy, such as "What is the digital economy?", "Tasks and goals of the digital economy", "The impact of the digital economy on the market economy", "Demand". For the digital economy in Uzbekistan", "Obstacles to the development of the digital economy".*

Keywords: *digital economy, economics, market economy, digital technology, digitization, robotics, IT, digital dividends, internet banking.*

I. INTRODUCTION

President Shavkat Mirziyoyev in his Address to the Senate and the Legislative Chamber of the Oliy Majlis declared 2020 as the "Year of Science, Enlightenment and Digital Economy Development" in Uzbekistan. After that, our people began to have many questions about the term "digital economy". Over time, our people began to find answers to the questions they were interested in.

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

Recently, the concept of "digital economy" has been used a lot. Indeed, in many developed countries, the digital economy has significantly influenced their development factors. The digital economy is not some kind of economy that needs to be created from scratch, it means moving the existing economy to a new system by creating new technologies, platforms and business models and introducing them into everyday life.

So this article will be about the digital economy. Through this article, together with you, we will try to find answers to such important questions as "What is the digital economy?", "Tasks and goals of the digital economy", "Obstacles in the development of the digital economy in Uzbekistan".

For example, the development of information and communication technologies can help to save time, which is the most valuable for a person, and to use it effectively.

Before covering this topic, let's look at a situation that can happen in our daily life. Imagine that buying a printed version of a book is more expensive than buying an electronic version of this book, as another example, you came home from work on Saturday, you are with your family members, and suddenly on Saturday and Sunday, you go to Bukhara region for the weekend by car or some travel chapter thought of traveling to the place. But you don't have your own car. Then you entered the websites or mobile applications of car rental companies using your computer or smartphone, entered your name, driver's license number and ordered a car for 4 people for one day. Now you need to choose the direction of travel. Where to go, which museum, historical monuments to visit. Then you enter the websites or mobile applications of travel agencies, enter

the number of family members, and choose a tourist destination that is interesting for you and your family members. Then on Sunday morning you will have a 4-seater car in front of your house, tickets to museums and historical sites on your smartphone, and a pre-booked hotel reservation. You organized a family, car, trip for a day without going anywhere, without calling anyone. Then you went to Bukhara. After being there for two days, you feel a little tired when you come home on Sunday evening, and you have to go to work on Monday. Then you take your smartphone and immediately buy tickets for Afrosiyab high-speed trains for yourself and your family members, go to the station and go home, the car will be left at the station. It can be seen that we can partially save our money through the development of information and communication technologies. We don't need to wait in line for hours at banks to make utility payments, we will be able to do any work from anywhere. It is also very convenient for women who stay at home or have young children. They can have the opportunity to earn money by doing online trading without leaving their home while doing housework.

In addition, it will be possible to effectively use these technologies in the field of education. It is possible to monitor the attendance of pupils and students, to be aware of the results and achievements of learning lessons. Today, the processes of using technologies in the field of education are significantly improving. As an example: technologies are widely used in (pre-school, school, higher educational institutions). We can cite as an example the processes of admission of children of kindergarten age to educational institutions and the establishment of attendance systems in preschool educational institutions. Technologies are widely used in secondary schools and higher education institutions.

The transition to the digital economy will certainly not affect the increase in production efficiency, the increase in the competitiveness of companies, the reduction of production costs, the creation of new jobs, and the emergence of new modern professions. In short, the development of the digital economy can change our lives in a positive way.

The concept of digital economy was defined relatively recently, in 1995 by Nicholas Negroponte, an American scientist from the University of Massachusetts. The scientist mentioned what changes may occur during the transition from the old economy to the new economy following the intensive development of information and communication technologies.

The digital economy is an economic activity in which the main factor in production and service is information in the form of numbers, and with the help of processing a large amount of information and analyzing the result of this processing, various types of production, service, technologies, devices, storage, is to implement more efficient solutions than the previous system in delivering products. In other words, the digital economy is an activity connected with the development of digital computer technologies in the provision of online services, electronic payments, Internet trade, crowdfunding and other types of industries.

Basically, electronic commerce, internet banking, electronic payments, internet advertising, and at the same time, internet games are considered as the main elements of the development of the digital economy.

Electronic commerce (electronic commerce, visual. "e-commerce") - organization of trade operations via the Internet. An example of e-commerce is eBay, which is now the world's largest online auction and store. Vibo Marketplace is an example of e-commerce in Uzbekistan. The term e-commerce itself appeared almost immediately after the advent of the computer in the 1950s and 1960s. One of the first applications was the exchange of information between different services

for booking transport tickets and preparing flights. In 1961, Leonard Kleinrock of the Massachusetts Institute of Technology developed the theory of packet switching for data transmission. E-commerce is used to describe commercial activities on the Internet. It enables buying, selling, servicing and marketing activities using a computer network. Electronic commerce activities are defined and implemented by the Law of the Republic of Uzbekistan dated September 29, 2022 "On Electronic Commerce" No. ORQ-792. Internet banking is the general name of remote banking technologies, as well as access to accounts and operations (on them) provided at any time and from any device connected to the Internet. A browser is used to perform operations, which means that there is no need to install the client part of the system software.

Internet banking allows you to manage your bank account online. Monitoring of individual accounts and making payments, filling up corporate cards, monthly payments and similar services have been launched. To take full advantage of Internet banking technology, you need a computer connected to the Internet and a Microsoft Internet Explorer browser. Electronic payments are a system of cashless money transfers using electronic documents used in information systems, information technologies and technical means. Internet advertising is advertising placed on the Internet. Internet advertising, as a rule, has a two-step nature. The first step is outdoor advertising - an advertising tool placed by the advertiser with publishers. These types of ads: banners, text blocks, video ads. Such advertising usually links directly to the advertiser's website. Advertising on the Internet has several advantages over traditional advertising: the ability to monitor the reactions and actions of the Internet user, the advertiser can quickly make changes to the current advertising campaign. Any user action is called a conversion.

Thanks to the development and introduction of information technologies, many conveniences are appearing in our daily life. Let's say we want to eat but don't want to cook, no problem, we can order the food we want through online home delivery service. Or we need to transfer money to a friend, no need to go to a bank or financial institution for payment, we can transfer money through mobile banking. We can provide many of these services online, via smartphone or computer.

Advantages of the digital economy

Of course, the development of information and communication technologies, the application of modern technologies to our lives can provide many positive opportunities in the life of every person. After the developing technologies, a person can use the service he needs faster, buy the products he needs through the Internet at low prices and save a lot of money. For example, buying a product online may cost you much less than buying that product online. Otherwise, an ordinary consumer can become an entrepreneur and engage in online sales without leaving his home.

Other benefits of developing a digital economy may include:

1. Increasing labor efficiency in production;
2. Increasing the competitiveness of companies;
3. Reduction of production cost;
4. Creation of new jobs;
5. Emergence of new modern professions;
6. Elimination of poverty and social inequality.

These are just a few benefits of the digital economy.

A lot of growth has a positive impact on our daily lives, providing additional development and market development for the average user. Risks that the digital economy can bring. Risk of cyber-attack, problems related to personal data protection; "Digital slavery" (using the data of millions of people to later control their behavior);

A number of sectors and professions may disappear due to the increase in unemployment, the development and introduction of information technologies. Today, the "number" countries are Norway, Sweden and Switzerland. The most developed countries¹ Finland, USA, Denmark, Singapore, South Korea, Hong Kong and others.

As a result of the study of the world experience, the food regulations developed in the countries, as a result, the state of the "game" became clear, the products in the game market, for all participants and the most. an important task of the state is to create conditions of equal rights and opportunities for the participants of the game. That is, whether there is a large company or a small enterprise in the market, they are equal. They are also given the same opportunities. This ensures that government regulations are followed and ultimately the average consumer receives a quality, up-to-date service or product. Therefore, it is necessary to develop legal regulations, create equal conditions for everyone, the state should be a market as much as possible, contracts should be transparent, and laws should be based on market demand. (e.g., anticipating market developments and adopting necessary regulation), players should be given freedom.

Digital economy is developing in Uzbekistan as well as in other countries of the world. When information technologies are implemented in our daily life, many opportunities are created for ordinary people. Nowadays, we can order many food products and meals without leaving home and have them delivered to our home. But, this should not be developed several times in a few moves, compared to the potential quality of the potential. There is a possibility, a necessary development, on the contrary, there is. One of the reasons for its development is how it can be used.

- Low Internet speed and poor quality;
- Extremely low level of computer literacy among citizens;
- Lack of information technology specialists or their departure to other countries;
- Low information culture, information hygiene;

If the above-mentioned problems are solved gradually, systematically, based on world experience, Uzbekistan can easily become one of the countries with a developed digital economy.

II. LITERATURE REVIEW

The digital economy is closely related to electronic business and electronic commerce based on digital technologies, which allows to significantly increase the efficiency of storage, sale and delivery of various technologies, equipment, goods and services based on the results of process analysis. and large data processing. is a set of digital goods and services produced and sold as a result of economic activity? It is sometimes called the internet economy, the new economy, or the web economy.

The process of "digitization" of the economy and society (in English - digitization) is used in the sense of digitalization, and sometimes in the sense of digitalization, first of all, it is necessary to clarify the terminology.

In a broad sense, the process of "digitization" generally refers to socio-economic changes initiated as a result of the widespread use and introduction of digital technologies. The concept of digital economy has been given several definitions.

For example, Professor V. Ivanov defined the concept of "Digital economy - a virtual environment that complements our reality", Professor D. Kongurov defined the term "digital economy" in two ways - classical and traditional. stated that he has there are approaches. economy: the first approach is called "classic", classic examples are telemedicine, distance education, drug sales (films, TV, books, etc.). The second approach: "digital economy" is economic production using advanced digital technologies. M.L. Kalujsky defined the digital economy as the economic activity of the Internet, as well as its forms, methods, means, and the communication environment of its implementation.

According to sources, "Digital economy" is a model of this type of economy that works to some extent. The digital economy is a production complex, a production system that creates products and services that ensure human life and comfort, where a certain cyber-physical (cyber-physical) system appears. In our opinion, the digital economy is a virtual environment in which products and services that provide convenience to people are created by the production complex, and it is an economic production system using digital technologies.

Due to significant changes in society and the economy, interest in the digital economy has increased significantly. Modern technologies and platforms have helped businesses and individuals reduce costs by minimizing personal interactions with customers, partners, and government organizations, as well as making communication faster and easier.

Nowadays, the concept of digital economy has appeared in the economic theory and practice of a number of countries. It was characterized by the rapid development of digital technologies, the revolution in the field of information, and the acceleration of the globalization of the economy. The effectiveness of their use has become an increase in knowledge, socio-economic relations are expanding more and more.

The digital economy is used to represent two different concepts.

First, the digital economy is a stage of modern development characterized by the priority of creative work and the benefit of information.

Secondly, the digital economy is a unique concept, the object of its study is the information society. In today's rapidly developing world economy, the digital economy is at an early stage of development, and it will take several years to fully transition to the digital information stage of our time.

As stated by the head of our state, Shavkat Mirziyoyev, "To achieve development, it is necessary and necessary to acquire digital knowledge and modern information technologies. This allows you to follow the shortest path to development."

III. PROPOSED SYSTEM

There are enough opportunities and conditions for the development of the digital economy in Uzbekistan, but the development stage is very slow. There are several factors that cause this, the most important of which are the low speed and quality of the Internet, the outdated legislation in the field of information technologies, low computer literacy, and the lack of specialists in information technologies. level of information technology security.

In the future, in the perspective of modern development, technologies for working with large-scale data (Big Data), artificial intelligence, neurotechnologies, quantum technologies, the Internet of Things, robotics and sensors, digital electronic platforms, cloud and mobile technologies, virtual and extended truth. technologies, crowdsourcing, blockchain technologies, digital technologies such as cryptocurrencies and ICOs, 3D technologies are becoming crucial.

The digital economy is said to bring unprecedented change to more than half of the industries that exist today.

Development of this field is becoming a demand of the present time. The development of the digital economy is an important, strategic task for Uzbekistan, which determines its competitiveness at the global level.

They are already benefiting greatly from the introduction of the digital economy. In particular, the US exports more than 400 billion dollars of digital services per year. More than 5 percent of the country's gross domestic product is directly related to the Internet and information and telecommunication technologies. By 2025, the US will gain an additional 20 trillion in industrial digitization. dollar income is expected. Such economic efficiency is especially high in the production of consumer goods (\$10.3 trillion), automobile industry (\$3.8 trillion) and logistics (\$3.9 trillion). According to the results of various studies, the weight of the digital economy in the world economy ranges from 4.5 to 15.5 percent.

He mentioned how changes can be observed in the transition from the old economy to the new economy through the rapid development of information and communication technologies. As noted above, the theory of the digital economy has not yet been fully formed and is widely studied by many economists. "Digital" countries - that is, countries with highly developed digital economies today - are Norway, Sweden and Switzerland. The USA, Great Britain, Denmark, Finland, Singapore, South Korea and Hong Kong are among the top 10 countries with developed digital economy. Studying the experience of these countries and working on their basis will help to achieve the intended goal faster.

The purpose of the research is to shed light on the nature of the digital economy, to identify its advantages and disadvantages, and to develop a scientific proposal and practical recommendations for the further development of this field in Uzbekistan.

According to research, by the end of 2024, it is estimated that a quarter of the world's GDP will fall on the digital sector. However, the fact that Uzbekistan occupies the 101st place among more than 170 countries of the world according to the international index of development of information and communication technologies indicates that there are many problems that are still waiting to be solved in this regard. The head of our state said, "Although our country rose to 103rd place in the international index of development of information and communication technologies in 2022, it is also true that it is still lagging behind. Away from digital technologies, of course, we know very well that building a digital economy requires the necessary infrastructure, a lot of money and labor resources, which will not only increase the quality of products and services, but also reduce unnecessary costs. At the same time, they make me very it is also an effective remedy in eliminating the worst vices that cause anxiety and distress. We all need to understand this deeply, the widespread introduction of digital technologies in state and community management can increase efficiency in the social sphere, in a word, dramatically improve people's lives."

Research methods. In the process of preparing the article, dialectical, analysis and synthesis, induction and deduction, scientific abstraction, monographic observation, systematic and comparative analysis methods were used. Main results. When we hear the term digital economy for the first time, what is the "digital economy"? Where did it come from? asking questions is natural. If we study the history of the origin of the concept of "digital economy", digital economy was defined recently, that is, in 1995, by the American scientist Nicholas Negreponete, who works at the University of Massachusetts.

Naturally, this indicator is high in developed countries. The share of the digital economy in the gross domestic product is 11% in the USA, 10.5% in China, 5.8% in India, and no more than 4% in Uzbekistan.

The digital economy is used to represent two different concepts. First, the digital economy is a modern stage of development characterized by the priority of creative work and the benefit of information.

Mark Porat is one of the American scientists who distinguished the primary and secondary economic sectors.

For example, according to the experts of the World Bank, a 10% increase in the number of high-speed Internet users allows to increase the gross volume of national economies by an average of 0.4-1.4% every year. The growth rate of the digital economy in the world is almost 20 percent per year. In developed countries, the share of the digital economy in the GDP reached 7%.

Almost 40% of the added value created in the field of global information and communication technologies and 75% of patents related to blockchain technologies belong to the United States of America and the People's Republic of China. In the conditions of globalization of the world economy and technological development, it is difficult to imagine the economic development of Uzbekistan without the digital economy.

In the scientific literature, the modern "New digital economy" is called by different terms. For example, "Post-industrial economy" (D. Bell), "Information economy" (O. Toffler), "Mega-economy" (V. Kuvaldin), "Economy based on information and communication" (I. Niiniluto), "Technology. or digital economy" (B. Gates), "Economy based on knowledge" (D. Tapscott).

Secondly, the digital economy is a unique concept, the object of its study is the information society.

Although the secondary sector is considered important for the economy, its economic evaluation is a more complex task because it includes information activities within companies and state enterprises.

Until now, the theory of the digital economy has not yet been fully formed and is widely studied by many economists.

Russian scientist N.S. Revenko also studied the changes in the trends of the digital economy in the context of globalization, and V.M. Bondarenko dealt with issues of formation, development and improvement of the digital economy.

In the conditions of today's rapidly developing world economy, the digital economy is in the early stages of its development, and the period of transition to the digital information stage of our time is only a few decades. World practice shows that the share of the digital economy in the GDP is one of the indicators of the country's development.

In this regard, his three-volume monograph entitled "Information Age: Economy, Society and Culture" was published.

The primary sector can be economically evaluated precisely because it creates direct market value.

The term "digital economy" was introduced into scientific practice by Manuel Castells, a Spanish and American sociologist, a leading researcher of the information society.

The term "digital economy" was first coined as a separate concept in 1995 by Don Tapscott in "The Digital Economy: Promise and Peril in the Age of Networked Intelligence". This

publication highlights fundamental innovations (semiconductors, processors), core technologies (computers), and connecting infrastructures (internet and telecommunications networks) as key components of the digital economy.

IV. IMPLEMENTATION

RESULTS AND DISCUSSION

The level of development of the digital economy is directly related to the level of development of information and communication technologies (ICT), and is usually evaluated by various indicators. These indicators include: the share of the digital economy in the gross domestic product, the volume of investments in the field of ICT, the speed of the Internet, its coverage of the territory of the country and its convenience for the population, the level of development. e-commerce, the share of public services in the "Electronic Government" system, providing organizations with specialists in the field of ICT, etc.

In addition, international rating indicators evaluating the level of development of information technologies in our country are important.

Uzbekistan has made significant progress in most of these indicators since 2016. Thus, the gross added value created in the service sector in the "information and communication" sector has doubled since 2016 to 4.4 trillion. from 8.8 trillion. to soums, and the volume of services provided by the economic activity type "information communication" increased by 2 times, from 6.3 trillion to 12.9 trillion. increased to soum.

In 2016-2023, the volume of investments directed to fixed capital in the "information-communication" activity type will be increased by 4 times (from 1.4 trillion soums to 5.1 trillion soums), including the volume of foreign investments by 2 .7 times increase; and loans (from 1.2 trillion soums to 2.4 trillion soums) created great opportunities for the development of the ICT sector.

Also, high-tech production, economic activity, financial services in the form of the Internet, information and communication technologies and personal computing devices, business models and consumers in today's economy have not only changed, but are the basis for large-scale changes. Ildi social processes, educational concepts and standards, entertainment and recreation, electronic economic activity based on mutual basis, this infrastructure, digital technologies are a new development vector of the global economy with digital status.

The development of the digital economy can affect the internal and external environment of international business. Big changes are taking place in the field of information and communication technologies, which cannot be reflected in various directions of the companies' activities. They can sell their products worldwide through the Internet. Companies with small capital can appear quickly and grow quickly. With the help of information technologies, there is such an opportunity to reduce costs in many sectors of the economy and at the same time increase labor productivity and efficiency. At the same time, taking into account the digital economy, the position of companies in the market is becoming more and more complicated. In the process of making strategic decisions, the level of risk and uncertainty increases.

This situation will not depend on a stable market situation due to dynamic changes at the technological level, increased competition and the influence of the state on the economy. Technological changes inherent in the digital economy can create new market rules for producers and buyers. In this environment, companies should look for new competitive strategies and improve their competitive performance. In order to survive and at the same time develop in the

new environment, companies need to increase their competence in the field of digital information technologies. Recently, even international organizations have realized the danger of robotization of the economy, because robots will almost eliminate people. It is predicted that two-thirds of the population of the third world will be unemployed in the coming decades. It is not for nothing that the problem belongs to these countries, because material production that faces robotization prevails here. At the end of the last century, non-cash digital money was formalized. They are issued by central banks and are called deposit money. Now a new set of money is emerging, which is called private digital money. According to many experts, this does not make life easier for people. At the same time, the importance of young people in the digital economy is more important than that of older people, where it is easier for young people to adapt to new technologies. Undoubtedly, the development of the digital economy will affect the employment sector.

The following professions may appear in the future:

- personal brand manager;
- virtual lawyer;
- moderator of the communication platform with representatives of state bodies;
- infostylist;
- digital linguist;
- term broker;
- interface designer

Also, as a result of the development of the digital economy, it is necessary to create a national digital economic security system. From the point of view of the institutional approach, the concept of "National digital economic security system" is a complex political-legal, organizational, technical, socio-cultural system, which consists of a complex of objects and entities that ensure the national digital economy. security serving the national interests of digital economy subjects, applicable national legislation. can be used for protection. This means the need to create a normative legal system that regulates public policy, national digital economic security, informal norms and social behavior.

The digital economy allows overcoming the limitations inherent in the classical economy due to the presence of some features of a unique function:

1. A few people cannot use material products, because digital products do not have such barriers: they can be copied and distributed to an unlimited number of people.
2. Use of materials during use is prohibited. Digital products do not lose their original features, and these features can be improved through collaboration or exchange.
3. Information and communication platforms do not allow restrictions on the size of free spaces available in traditional commercial buildings and, at the same time, on the number and amount of customers served at the same time.

An important aspect of the formation and implementation of the digital economy is, first of all, the implementation of the territorial policy of the state aimed at solving the following problems. It is necessary to increase the investment attractiveness of regions and increase innovative activity in them, develop production and social infrastructure, minimize regional differences in the field of socio-economic development of regions, strengthen intern. We propose to define four strategic tasks in the field of development of regions: first, to increase the competitiveness of regions as a socio-economic system of regions and to strengthen their resource potential; secondly, human resources development; thirdly, to develop interregional cooperation

and create institutional conditions for the development of regions; fourthly, it is necessary to create a direct communication and communication system to provide software for monitoring financial and economic security at the level of an economic entity in online mode for effective management of processes and timely decision making. Regular updating, support, monitoring and regular updating of these tasks at the regional and state level is proposed in order to respond in time according to the target direction of state financing of entrepreneurship and small business. Business entities use the Internet for effective continuous operation at the level of business entities. At the same time, the model of effective cooperation between the subjects of the "business authority" system is indispensable and important.

We believe that technologies and services for digital systems in the home should include:

- advanced structure of the information and communication system;
- interactive teams participating in objective-oriented groups;
- information resources;
- information base;
- new forms of electronic interaction;
- business, government and society integration platform;
- digital environment, regional relations and rational use of human potential.

V. SYSTEM ARCHITECTURE

Definitions of the digital economy:

№	Description	Definition source
1	Electronic economy (digital, web, internet economy) - economic activity based on digital technologies related to electronic business and electronic commerce, electronic goods and services produced and sold by them.	Википедия: https://ru.wikipedia.org/wiki/Э-экономика
2	Network economy (virtual, digital, electronic) - economic activity carried out using electronic networks (digital telecommunications). From a technological point of view, the network economy is a legitimate environment	Глоссарий.ру: http://www.глоссарий.ру/сги-бин/гл_сч2.сги?PPлйлиг9!_кутусокг
3	Digital economy is an economic activity in which information is in digital form. They can increase the productivity of various types of production	http://кремлин.ру/актс/ банк/41919
4	Digital economy is computer technology related to digital development. These include: online services, electronic payments, online trading, mutual financing, etc.	http://www.финграмма.орг/теорияфинансов/итем/2198-чтотакоеэлектроннаяэкономика
5	Digital economy is economic, social and cultural relations based on the use of digital	http://www.тадвисер.ру/индекс.пхп/Артислест3АдигиталЭкономёфРоссия

	information and communication technologies.	
6	The digital economy is a network of global economic activities used for commercial purposes.	хтти://www.тпинаука.ру/2018/02/ Скрипко.пдф
7	The difference between the digital economy and the ordinary economy.	хттипс://соф.уз/уз/пост/рақамли-иктисодиёт-ҳақида-нималарни-билиш-керак

VI. CONCLUSION

It should be that some of its elements are already successful 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. According to UN Secretary-General Antonio Guterres, "the digital economy can create new risks, including threats to cyber security, facilitation of illegal economic activities and violations of privacy. New solutions require collaborative efforts by governments, civil society, academic groups, the scientific community and the technology sector."

For further development of the method, special attention should be paid to the following areas:

1. it is necessary to create conditions for full transition. Including
 - creation of new information and technologies;
 - increase computer literacy in the republic;
 - increasing the number of qualified personnel working in this field;
 - promoting the use of the digital economy in all branches and sectors of the republic;
 - increase internet speed and quality;
 - ensuring that internet services reach remote areas of the republic.
2. It is also important to explain to the population why the digital economy is becoming the need of the hour and its prospects and opportunities; it does not consist only of blockchain technologies and cryptocurrencies.
3. It is necessary to develop and implement an incentive system to support and further develop competition among electronic commerce (online trade) participants.
4. Attracting young personnel to this field, training them in universities of "Digital" countries and helping them improve their skills will allow to achieve good results.
5. It is necessary to organize modern training courses in remote areas to improve the skills of young personnel.
6. It is necessary to establish a system of annual training of informatics teachers in general education schools and vocational training centers.
7. It is necessary to take measures to replace retired informatics teachers in general education schools and vocational training centers.

Today, in the conditions of Uzbekistan, it is extremely important to study on a scientific basis the laws, trends and possibilities of the development of the digital economy, in particular, the degree of penetration of information technologies into various sectors of the economy. The development and prospects of our country, the success of the reforms being carried out on a large scale in our country directly depend on the introduction of new innovations into our national

economy. Therefore, it is important to develop the digital economy, to study its economic, political, social and legal foundations from a scientific and practical point of view.

Taking into account the above, the necessary level of education in the use and application of digital technologies, their availability and quality, stages of preparation and different levels of development, special attention to the acquisition of technical skills in compulsory preschool educational institutions should be focused. We must provide higher education and doctoral programs in enterprises and organizations. Formation of a rational economic system at the scale of the regions, determination of points of stable economic growth, not only digital formation of directions and directions of development of the region in modern conditions, but also, first of all, determination of priority directions. Human resources development, economic and innovative development investments are formed on the basis of public-private sector cooperation.

The main factors are the activation of software, upgrading of technical tools, development of network technologies and the development of public information aimed at the growth of the transaction sector. At the same time, the spread of ideas for the development of a competitive economy, the development of socio-economic and legal relations characterized as an information market, trade between consumers, producers, and intermediaries forms the market of information products. Such an approach strengthens the dominance of the information industry in a number of countries, while the production and service sectors are becoming more knowledge- and innovation-based.

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