

New Technologies and Efficiency of Doing Business in the Digital Economy of Uzbekistan

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Abstract: *The article discusses the issues of increasing the role of small business and private entrepreneurship in the employment of young people in our country, in this regard, the development of family business will create new jobs, improve living standards and increase incomes.*

Keywords: Family business, starting a business, household, cluste, digital economy, new technologies, innovation.

Today, in the context of innovative development of the economy, the end result of socio-economic reforms in the Republic of Uzbekistan is aimed at ensuring the well-being of families. One of the ways to achieve this prosperity is to start a family business and start a family business. Because the development of entrepreneurship in the family, its popularization creates an opportunity to address the most important socio-economic issues, namely, the welfare of families and employment. Therefore, the development of this sector is always in the focus of the Government of the Republic.

In this regard, as the first President I.A Karimov said: "This form of entrepreneurship in our country fully corresponds to our national traditions of entrepreneurship, the current state of economic activity. I am convinced that the creation of a legal framework for the organization of such entrepreneurship will strengthen the legal guarantees of family business, its rapid and widespread development in various sectors of the economy and the creation of new jobs. Development of family business is becoming a vital necessity for our country. Therefore, the organization of labor on a scientific basis in the development of entrepreneurship, which is an important source of income for families, has become a vital necessity today. Today, the regions are involved in the broad involvement of families in entrepreneurship, their stable and additional source of income, the further development of national crafts, the implementation of women's entrepreneurial initiatives, the realization of promising ideas and projects of young entrepreneurs. basically creating the basis for employment.

In the current context of technical backwardness, there are a number of doubts that the digital transformation of the industry will occur rapidly. One of the brightest examples in the development of digital platforms is the Chinese company Alibaba, which has an electronic trading system. Experience in its use shows that the data collection process creates highly competitive advantages for expansion into different sectors of the economy. Alibaba is not just a digital platform, but a platform ecosystem. Understandably, the power of such an ecosystem will be greater than the power of individual platforms.

Even the U.S. is currently losing out in this race because it has to integrate different platforms there, while in China the development in this area has been gradual due to increased efficiency - from one platform to another.

In a global business like the transition to a digital economy, a lot depends, of course, on the position held by the state. It is important that everything does not lead to a single state platform that unites everything and turns it into a "number", that is, "the task of the state is not to do anything in place of business, but simply - not to hinder business." In China, too, the Alibaba system did not emerge because the state created some kind of platform for it. He only created the conditions for the emergence of such a platform.

Although the state supported Alibaba, it did so as a state, not as a corporation, but as a commercial enterprise, and its services are used only because it is competitive. the environment will change and competition will grow. Serious cumulative efficiency can arise not from the creation of a common platform, but from the emergence of an infrastructure, each of which is closely linked to a set of many independent organizations and products engaged in their work. However, it is important to develop the necessary standards and protocols at the highest quality level. In our view, this situation is a step that makes the state friendly to its goals, a business that is interested in science, which can determine the needs of the economy from its results. In other words, the digital economy can combine government, business and science.

In order to be able to coexist with other international systems and practical mechanisms in the digital economy, data models and documents in the "common window" mechanism should be organized on the basis of international standards and recommendations. When compiling a list of data that includes the initial list of messages and documents to be harmonized, as well as in forming a national data model, it is necessary to describe and define them in accordance with the requirements of international standards.

The development of e-commerce in Uzbekistan, which is part of the digital economy, can be divided into two periods:

Until 2015, our country has been actively working on the development and preparation of the regulatory framework.

In 2015, the Republic of Uzbekistan adopted the Concept for the development of e-commerce for 2015-2018, which will focus on the main directions of e-commerce development in the medium term, expanding the competitive environment, creating modern infrastructure and creating additional jobs, as well as further improving e-commerce legislation. defined the shapes and paths.

However, to date, it can be said that the measures reflected in the concept have not been fully implemented.

For example, a number of decisions aimed at the development of e-commerce in the regulatory framework have not been made. In particular, in e-commerce, mass sending of electronic messages or electronic documents, the order of advertising, at the same time, on May 14, 2018, President of the Republic of Uzbekistan Shavkat Mirziyoyev signed a Resolution "On measures to accelerate the development of e-commerce."

This document outlines a number of measures aimed at improving e-commerce in Uzbekistan. However, in general, it can be said that Uzbekistan is moving in this direction, in a fast-growing network, at a pace that is unbearably slow and protracted.

It should be noted that today users are actively using Telegram bots to order food. Uzbek consumers are also actively paying for Internet or telephony services through mobile applications.

This shows that the population of Uzbekistan believes in the implementation of electronic transactions, but to date, users are not ready to increase the average volume of purchases by making small transactions that do not require large expenditures. The average size of a user of electronic transactions in Uzbekistan is from 50,000 to 200,000 soums. Along with global indicators, the Uzbek consumer uses a mobile phone to make electronic transactions, because it is more convenient and has a number of convenient applications.

When it comes to product selection, most respondents preferred to purchase clothing and headgear, as well as home appliances and electronics, via the Internet. Car and real estate items have become the least purchased goods online. This can be explained by the fact that at the moment the user is not yet ready to pay large sums of money online.

In addition, users are actively using payment systems such as UzCard, VISA, MasterCard. The lowest popularity systems are Union Pay, WebMoney and cryptocurrencies. As for the problems in purchasing products online, almost all respondents mentioned difficulties in payment time, low quality of goods / services, long delivery time, as well as high cost.

Thus, based on the results of the public opinion poll, we can name a number of problems and shortcomings that hinder the development of e-commerce in Uzbekistan:

1. The population does not trust electronic transactions;
2. High delivery cost;
3. Low quality of goods / services;
4. Fear of fraud;
5. Low level of computer literacy.

At the same time, public opinion polls show that the population of Uzbekistan is ready to implement e-transactions, but during their implementation the user faces a number of problems that push the average consumer away and slow down the development of e-commerce in Uzbekistan.

The age of information technology has set new ideas and rules for economic development. The digital economy, which is of interest to a narrow range of theorists and scientists, is a market model with huge potential in our country, because:

- information is a priority commodity, although this resource is not limited at all;
- The network market is huge and democratic, the main thing is that the boundaries of the network are easily "washed away";
- the success of the project or company does not depend on the number of employees and the amount of financial assets;
- hardware power becomes a reusable, universal, obsolete and quality-loss tool;
- The conditions of competition will change, because in the digital environment, fast intellectual solutions are superior to any strong physical base.

One of the key features of the digital information market is speed and ease of decision making. The weighty production base ranks last here. Huge corporations, which seem to be endless and have very large shares in the network markets, have in recent years given way to companies that have no history at all.

As in any society, in our society there are advanced ideas that protect the interests of each individual and the whole people, unite them, ensure peace and prosperity of the country, the level of which is understood by every citizen of this society. defines the principles of development. In this regard, the morality and conviction of the individual can be recognized as a social psychological factor and a unique condition that provides such a healthy worldview, deep thinking, the essence of which is the father from an early age in the family environment, within its values. In the influence of the mother's knowledge, as an exemplary person, it is important to inculcate in their minds.

Spiritual and moral aspects of increasing the social activity of women, in general, with the solution of women's problems (except for the Committee of the Women's Institute) various non-governmental organizations, including the Association of Women Entrepreneurs of Uzbekistan, Women and Health, Women's Society, Women's

Resource Center, Women and Society Institute and other organizations. These organizations are actively working to increase the employment and creative activity of women, to protect their rights and freedoms and health.

Determining a woman's place in society, protecting her constitutional rights should be the daily and primary task not only of the women's committee and other organizations dealing with women's issues, but also of every free-thinking person who wants to see society perfectly.

F. Engels, in his work "Family, Private Property and the Origin of the State", using the ethnographic literature of his time, the situation of the family and women, experienced historical changes, which in turn led to the development of the mode of production, especially, tries to show that it is defined by forms of ownership. He describes the development of the family from the primitive community to the last quarter of the 19th century as the economy developed.

According to Sh. Shodmonov, R. Alimov, T. Juraev, households are the main structural unit of the economy operating in the consumer sector. Households consume goods and services created in the areas of material production and services. In a market economy, households are the owners and suppliers of the means of production. The proceeds from the sale of economic resources are used to meet personal needs.

Family business is an important sector of small business and private entrepreneurship in ensuring macroeconomic stability and high levels of economic growth. In January-December 2019, the share of small business in GDP was 59.4%. During this period, the number of small businesses (per 1,000 population) amounted to 13.2 units. Based on these indicators, we can see that family business is developing as one of the economic pillars of small business and private entrepreneurship.

In accordance with the decree of the President, the program "Every family is an entrepreneur" has been developed in order to provide comprehensive assistance to the population in certain income-generating activities, the development of family business and the systematic organization of work in this area.

The program "Every family is an entrepreneur" promotes the implementation of income-generating projects, the provision of agricultural and veterinary services, the employment of the unemployed and the unemployed, including the needy, in entrepreneurship and self-employment. training in effective forms of work, involvement in lucrative labor activities through the cluster system, practical assistance in the continuous and successful implementation of projects are among the main tasks.

It should be noted that the program provides program and practical assistance to small businesses by opening "Start a Business" centers in each district of the country.

The purpose of opening this center is to increase the basic and legal literacy of the population, based on the interest of the population in entrepreneurial activity and its implementation, to start their own business in the future, as well as to effectively organize it. The implementation of this program consists of three parts:

Part 1. Receive and review written and oral ideas of the population to start their own business.

Part 2. Conducting 3-month seminars for the population who want to start their own business by opening "Start a Entrepreneurship" centers in each district center (these classes are organized in a cluster manner, with master classes by tax, legal, banking staff and entrepreneurs) appropriate).

Part 3. At the end of the program, the Entrepreneurship Start-up Centers allocate a grace period of no more than 3 years with a grace period of 3 to 6 months at a rate of 8% per annum for starting a business on the basis of business plans.

The program aims to provide basic skills to the population in starting a family business, to help each region, each region to start its own business, based on its traditions and production potential. If we look at the employment of the population, the start of their business in terms of regions, in Karakalpakstan, Khorezm, Bukhara, Samarkand regions due to the development of tourism, the influx of foreign visitors is growing from year to year. It is expedient to establish "home hotels". In Kashkadarya, Surkhandarya, Syrdarya, Jizzakh regions in the field of agriculture will develop such types of business as horticulture, fishing, horse breeding, in Andijan, Fergana, Namangan regions - horticulture, national handicrafts. The issue is a favorable environment for starting a family business and running an effective business.

In short, in the context of the development of market relations, one of the main directions of achieving the competitiveness of products or services is the organization, standardization and, based on them, increase production efficiency and labor productivity. The establishment of a family business in the service sector will solve many socio-economic problems in our country.

These are:

First, it builds a class of small businesses and private owners who are the main driving force of a market economy.

Secondly, it will provide an opportunity to enrich the market of our country with consumer goods and various services.

Third, it will reduce the number of unemployed and allow the active part of it to be involved in production. In turn, this will increase the income of the population and improve the living standards of the population.

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