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Tashkent International University of Education
Turin Polytechnic University in Tashkent

PROCEEDINGS

of the MMIT'25 International Conference

TA'LIMNING ZAMONAVIY USULLARI VA
INNOVATSION TEXNOLOGIYALAR

MODERN METHODS AND INNOVATION
TECHNOLOGIES IN EDUCATION

СОВРЕМЕННЫЕ МЕТОДЫ И
ИННОВАЦИОННЫЕ ТЕХНОЛОГИИ
В ОБРАЗОВАНИИ

29 May 2025, Tashkent, Uzbekistan

MAQOLALAR TO'PLAMI
СБОРНИК СТАТЕЙ



Tashkent International University of Education

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Modern methods and innovation technologies in education

**Современные методы и инновационные технологии в
образовании**

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THE STATE OF THE LOCAL INTERNET COMMERCE MARKET AND THE IMPORTANCE OF ITS DEVELOPMENT

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Abstract. Today, the success of the economy, particularly in entrepreneurship, depends on the highly developed and effective use of information technologies. Over the past five years, the internet commerce market has experienced significant growth, affecting all trends in the local economy. This paper investigates the current state of the local e-commerce industry, with a particular focus on technologies, platforms, payment methods, and market strategies. Additionally, it provides a futuristic perspective on the digital economy by exploring the strategies and trends shaping the current e-commerce industry.

Keywords: *Ecosystem, online platforms, electronic commerce*

Introduction

In recent years, achievements in information technology and its effective implementation are becoming the cornerstone of economic successes. For Uzbekistan, fostering the development of IT is paramount in establishing new economic partnerships. However, this can be achieved if society possesses a certain level of information literacy, which stems from the adoption of robust educational standards in IT, the modernization of national telecommunications infrastructure, and the creation of a solid legal framework.

In terms of technology, Uzbekistan is currently witnessing a surge in high-speed wireless access via mobile devices. This coupled with a consistent increase in the number of mobile internet users, with internet penetration rising from 55% of the population in 2018 to 83.3% in 2024 [1]. According to data from the Republic's statistics portal, the volume of e-commerce and retail trade in Uzbekistan is steadily growing. In 2022, the volume of e-commerce sales increased by 1.8 times compared to 2021, exceeding 10,886.8 billion sums. This accounts for more than 4% of the total retail trade volume [2].

According to research conducted by economists, the following e-commerce models are widespread in Uzbekistan:

"Business-to-Business" (B2B): Includes auctions, tenders, electronic payment systems, and insurance services.

"Business-to-Consumer" (B2C): Includes online shopping, auctions, electronic payment systems, and electronic job placement.

"Government-to-Business" (G2B): Includes government procurement, statistical reporting, tax collection, and customs payments.

"Government-to-Consumer" (G2C): Includes utility payments and social payments.

Significant growth has been observed in the e-commerce market over the past four years. The emergence of electronic payment systems in 2019 and their integration with local payment systems served as a key factor supporting e-commerce. The connection of Humo and Uzcard to Visa, Mastercard, Mir, and UnionPay International cards enabled international cardholders to use the payment infrastructure, including ATMs and payment terminals, and to conduct payment transactions in local currency. The rapid digitalization process due to the pandemic and the adoption of the "Digital Uzbekistan 2030" strategy, along with the collaboration between the Uzbekistan Export Support Agency and Alibaba, facilitated cross-border transactions on e-commerce platforms, increased digital payments, and allowed small businesses to succeed in the online marketplace.

In 2021, Uzbekistan's first online trading platform - Unisavdo launched, providing businesses with the opportunity to highlight their products and services and reach a broader

customer base. In 2022, the Uzum Market and Trade.uz online platforms launched, designed to help small and medium-sized exporting companies from Uzbekistan find foreign partners and expand the geography of product delivery from Uzbekistan. The entry of the Uzum online platform into the Uzbek commercial market achieved a significant milestone as the first local commercial platform to utilize technologies integrated with electronic financial services. In 2023, the Government of the Uzbekistan launched an internet commerce strategy, the main purpose of which is to provide Uzbek companies with opportunities to expand their sphere of influence and improve their business models, resources, and capabilities without significant financial constraints.

This notable trend in the e-commerce market indicates Uzbekistan's growing commitment to digitization and the adoption of modern consumer habits. Investors are well aware of the sector's immense potential and are eager to capitalize on the dynamic opportunities.

One of the vital factors shaping the future of e-commerce in Uzbekistan is the legislative regulation of the industry. The government of the Republic actively supports the growth of the e-commerce industry through strong support and the creation of a favorable business environment. The government adopted the Law "On Electronic Commerce" in 2022, which further accelerates the development and regulation of online business activities. The law aims to legally protect both consumers and entrepreneurs, as well as establish rules for carrying out internet transactions and liability for offenses.

From July 2022, the "Open Digital Ecosystem" was introduced in Uzbekistan to support electronic commerce. The Digital Transformation Center oversees this initiative, providing a reliable infrastructure for online commerce. Furthermore, the Digital Uzbekistan 2030 strategy was developed in 2020. The adoption of the strategy was a significant step in Uzbekistan's digital transformation journey. With a clear vision, focused goals, and a collaborative approach, the strategy aims to transform Uzbekistan into a country with a developed digital economy and to benefit from a technology-based society by 2030.

In addition, the Ministry of Investments and Foreign Trade of the Republic of Uzbekistan, the Ministry of Digital Technologies, European Union and other participants of Ready for trade project, developed an e-commerce strategy for 2023-2027.

This paper investigates the current state of the local e-commerce industry, with a particular focus on technologies, platforms, payment methods, and market strategies. Additionally, it also provides a futuristic perspective on the digital economy by exploring the strategies and trends shaping the current e-commerce industry. The rest of this paper organized as follows. Section 2 Provide information about sources that used during research. Section 3 provides a brief overview of e-commerce companies highlighting its founding structure, and type of business. Finally, Section 4 concludes the paper by summarizing the key findings.

Results and Discussion

In 2022-2023, the following significant agreements implemented by organizations assist as important steps in the country's digitalization. These cooperation agreements were concluded during this period and five of them aimed at development internet commerce:

ZoodPay, a financial technology platform, attracted investments from the UzOman Uzbekistan-Oman Investment Company. The platform encouraged users to purchase goods using the "Buy Now, Pay Later" scheme. Currently, the site features products from more than 30,000 local and foreign sellers.

Uzum Company's cooperation agreement with Click.

The acquisition of 100% of the shares of Payme payment service organization by Georgia's TBC Bank Group.

In 2022, the Russian delivery company Broniboy platform was launched [3, 16].

As of 2022, significant changes have been observed in the composition of participants in the e-commerce market. The market share of foreign companies has steadily decreased, while the

entry of local players into the market has been growing. The market share of foreign traders has consistently declined over the past five years, falling from 66 percent in 2018 to 49 percent by 2022. This may be due to evolving market dynamics and the emergence of local traders. By 2023-2024, we can see the following major e-commerce companies operating in Uzbekistan.

Table1. E-commerce companies in Uzbekistan

Name	Type of business	Number of downloads (in millions)	Number of distribution points
Uzum	The company provides customers with online shopping, online payment, and delivery services.	13,1	~500 [4]
Zood	The company provides online shopping (ZoodMall), e-logistics services (ZoodShip), and online payment solutions. Customers can access all of these services with the convenience of installment payments.	1,2	30
Mediapark	An organization consisting of a widespread network of stores offering household goods and electronics.	0,46	~30
Wolt	Wolt began its official operations in Uzbekistan on October 3, 2024. Company provides a service for finding and delivering restaurant meals and other products [4].	~10	-
Korzinka	An online store delivering groceries and household goods to consumers.	1	~161 [5]

E-commerce organizations attract more customers by providing additional conveniences. For example, by allowing installment payments, companies can attract a broader range of customers, including those who cannot afford to pay in full at once. In this regard, this approach can increase sales turnover and overall order value. Furthermore, by offering a diverse range of products, businesses can provide to customers across different price points and increase the average order value. By transitioning from cash on delivery to digital payments, companies can expand their customer base, improve the shopping experience and gain a competitive advantage in a cashless economy. In other words, such companies can gain payment advantages by promoting financial technologies.

Conclusion

Overall, e-commerce is a significant opportunity for economic growth and innovation in Uzbekistan. The government, the business sector and other stakeholders must collaborate to create a favorable ecosystem that supports the development and success of e-commerce in the country.

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An abstract graphic featuring a complex network of interconnected nodes and lines, resembling a molecular structure or a digital network, set against a dark blue background. The nodes are represented by circles of varying sizes, and the lines are thin, light blue, creating a web-like pattern that fills the upper two-thirds of the page.

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