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THE IMPACT OF DIGITAL TRANSFORMATION ON THE ECONOMY OF UZBEKISTAN

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Abstract. In recent years, digital transformation processes in Uzbekistan have been accelerating in all areas of public administration, business and social life. The introduction of digital technologies is playing an important role in increasing the efficiency of the economy, automating production processes, simplifying financial services and strengthening international competitiveness. Within the framework of the "Digital Uzbekistan - 2030" strategy, comprehensive measures are being implemented to modernize the sectors of e-government, e-commerce, digital banking, online education and healthcare. As a result, the level of openness and transparency in the economy is increasing, the risks of corruption in the tax and customs systems are decreasing, and the quality of services provided to the population is improving. Digital transformation also contributes to economic growth by developing human capital, creating new jobs and supporting innovative entrepreneurship. At the same time, there are problems related to information security, personnel qualifications and infrastructure development, the solution of which will ensure more effective development of the digital economy.

Keywords: Digital transformation, digital economy, Uzbekistan, innovation, e-government, e-commerce, information technologies, economic growth, human capital, competitiveness.

Over the past decade, digital technologies have been rapidly developing around the world and are deeply embedded in economic, social and political processes. Information technologies, artificial intelligence, big data, cloud computing, blockchain, digital payments and other innovative solutions are creating a new foundation for the global economy. Digital transformation is affecting almost all aspects of our daily lives, from public administration, business, education and healthcare. In the second quarter of the 21st century, digital technologies have deeply penetrated all spheres of society and the economy. These technologies have been widely implemented, from business processes to public administration, education and healthcare, and are helping to increase efficiency. Uzbekistan has not lagged behind this process and has entered a new stage of development based on the principles of the digital economy. The "Digital Uzbekistan -2030" program, approved by the state leadership, is aimed at accelerating the widespread introduction of digital technologies in the economy and digitization processes. The main goal of this program is to ensure economic stability, strengthen global competitiveness and accelerate innovative development.

Uzbekistan has not been left out of the digital transformation processes. Based on the "Digital Uzbekistan – 2030" strategy, large-scale reforms are being implemented in our country in the direction of digitizing all sectors of the economy, developing information technology infrastructure, and widely introducing e-government and e-commerce. These processes contribute to the country's economic growth, improving the business environment, increasing transparency, and strengthening international competitiveness.[2; 4,5-b]

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This article analyzes the impact of digital transformation on the economy of Uzbekistan, its positive results, current problems, and prospects.

Digital transformation is a radical change in production, management, and service processes through the widespread introduction of information and communication technologies (ICT).

Its main features are as follows:

- 1. Process automation digital systems replace human labor.
- 2. Openness and transparency control of economic transactions becomes easier.
- 3. Innovative solutions new products and services are created.
- 4. Speed and efficiency time and resources are saved.

Global experience shows that the digital economy serves to increase the country's gross domestic product (GDP) by an average of 15–20 percent.

This strategy, adopted in 2020, is a conceptual roadmap for the country's transition to a digital economy. Its main areas are:

- ✓ Improving the e-government system;
- ✓ Developing e-commerce;
- ✓ Expanding digital financial services;
- ✓ Using ICT in education and healthcare;
- ✓ Strengthening ICT infrastructure.[3; 3,5-b]

In Uzbekistan, digital transformation trends are an important means of bringing the country to a modern economy, increasing efficiency, and improving the living standards of the population. The development of the digital economy includes several main areas: digitization of public services, modernization of the education and healthcare systems, provision of business and financial services with digital technologies. The work carried out in these areas not only increases economic efficiency, but also provides a powerful impetus for the innovative development of society.

The digitization of public services, for example, through the e-government system, provides citizens with fast and transparent services. The introduction of electronic platforms and distance learning systems in the education sector has expanded opportunities for young people to receive modern knowledge. Telemedicine and electronic health cards in the healthcare sector allow the population to use high-quality medical services.

Today, online platforms such as "my.gov.uz", "id.gov.uz", "Xalq kabulxonasi portali" have been introduced, providing public services to the population in a fast and transparent manner. This process has reduced the risk of corruption and facilitated citizens' interactions with government agencies.

Electronic payment systems – platforms such as Payme, Click, Apelsin, Uzum Bank – have become widespread. As a result, cash circulation has decreased and money circulation in the economy has accelerated.

Online learning platforms, distance learning systems, as well as electronic

Positive impact of digital transformation on the economy

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Digital technologies serve to automate production processes at enterprises, improve resource efficiency, and improve quality control.

Digitized business processes create favorable conditions for foreign investors. International financial institutions also support digital reforms in Uzbekistan.

The introduction of the electronic tax system has increased budget revenues, and the size of the shadow economy has decreased.

New professions such as programmers, IT specialists, and cyber engineers have emerged in the digital economy. A startup ecosystem is being formed.

The following difficulties are observed in the digital transformation processes:

- 1. Insufficient ICT infrastructure in some regions;
- 2. Low staff qualifications and shortage of IT specialists;
- 3. Threats related to information security
- 4. Problems with Internet speed and cost
- 5. Insufficient level of digital literacy of the population.

In the future, Uzbekistan should focus on the following areas:

- Wide use of artificial intelligence and big data;
- Application of blockchain technologies to state and business processes;
- A dramatic increase in the volume of e-commerce;
- Strengthening cyber defense systems;
- Further development of digital education.[5]

In the future, Uzbekistan's economic potential depends on the effective implementation of digital technologies and the ability to quickly adopt innovations. Strategic programs and practices implemented by the state to develop digitalization serve to strengthen the national economy as an integral part of the global market. Therefore, digital transformation should be considered as the main driver of the country's socio-economic development.

To make Uzbekistan a full-fledged participant in the global digital economy, it is necessary to continue implementing an integrated approach and systematic measures. This process will create a solid foundation for not only economic growth, but also for raising the standard of living of the population and building a modern society.

In conclusion, Digital Transformation is an important factor in the transition of the Uzbek economy to a new stage. This process is becoming a key tool for increasing production efficiency, improving the investment climate, ensuring transparency in the tax and customs system, creating new jobs, and strengthening international competitiveness. At the same time, eliminating problems in the field of infrastructure, human resources and information security will ensure more effective development of the digital economy.

The strategy of Uzbekistan "Digital Uzbekistan - 2030" is the foundation for bringing the country to a digital economy, which will directly affect not only economic, but also social and political development.

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