

## DIGITAL TRANSFORMATION OF THE ECONOMY OF UZBEKISTAN

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**Abstract.** Today's day from demand come out of the world all countries to its citizens state services facilitate in order to many in the fields digitization done are increasing. State services or another in the fields digitization works done when increased own in turn amenities after them improvement demands have come coming out In addition, today's world requires radical changes in business. What was in demand and worked yesterday remains irrelevant today. Satisfied market, high competition, customers requirements of business digital transformation to has been of necessity some reasons is considered

**Keywords:** Digital transformation, digital transformation evolution, digital of transformation in business held places, items internet, digital of transformation economic to development influence in the banking sector digital transformations, Uzbekistan in the economy digital transformation.

### ЦИФРОВАЯ ТРАНСФОРМАЦИЯ ЭКОНОМИКИ УЗБЕКИСТАНА

**Аннотация.** Сегодня из-за спроса, исходящего от всех стран мира, государственные услуги для своих граждан облегчаются, поэтому во многих областях оцифровки делается все больше. Государственные услуги или иные работы в сфере цифровизации осуществляются при увеличении собственных удобств, после них появляются требования по улучшению. Кроме того, сегодняшний мир требует радикальных изменений в бизнесе. То, что было востребовано и работало вчера, сегодня остается неактуальным. Удовлетворенный рынок, высокая конкуренция, требования клиентов к цифровой трансформации бизнеса были необходимы по некоторым причинам.

**Ключевые слова:** Цифровая трансформация, эволюция цифровой трансформации, цифровая трансформация в деловых местах, интернет-предметы, цифровая трансформация, экономическое развитие, влияние на цифровые трансформации банковского сектора, цифровая трансформация экономики Узбекистана.

Digital analog processes of transformation to digital rotate for from technology to use means (Figure 1).

Digital to technologies transition of our lives artificial intellect who uses all to the fields effect did - smart from the clock home to assistants.

Digital transformation with a car education, big data and items internet such as new to technologies depends respectively has changed.

Any to the brand digital transformation very necessary tool is considered



**Figure 1. Analog view of documents.**

Digital transformation evolution consists of:

1. Digitally transition Information and documents from analog to digital transfer
2. Digitization. Digital of technologies there is integration into business processes.
3. Digital transformation. The best to the results reach, operational efficiency increase and business processes optimization for in the company intellectual technologies integration.

Digital of transformation in business held instead of In other words, digital transformation is a rethinking of how employees work to effectively collaborate with customers through modern technology and data analytics.

Small and medium enterprises - up to 250 people has been workers the number has been enterprises.

And in Uzbekistan gross internal in the product share is 53.3 percent organize is enough in 2022 business digitization not only competitive advantage, perhaps of the company in the market safe stay is the issue.

Competition getting stronger going, consumer more convenient and useful the service in choosing constant in progress.

A few small and medium companies representatives to the request based on analytical from the report received studies based on small calculations done increased Digital transformation their business for what means asking passed (Figure 2).

**Figure 2. Digital transformation small and medium business for questionnaire results.**



This is the following means:

**Business processes digitization:** one different resources with faster and more things perform

**To the data based on management:** clear numbers and reports to know and useless quickly take throw

**all stages customer with to work improvement:** mistakes correction and trade

**Digital infrastructure:** modern cheap from tools use

**Digital transformation not done main reasons.**



### **Figure 3. Digital transformation not done main reasons.**

Seeing as you stand, budget deficiency the last one in place and enterprises to the budget have said hypothesis was formed. But often entrepreneurs this money where investment to do right that you are they don't know Or else there are reasons. For example, 57 percent of leaders current operational load because of digital to transformation not entering

Items internet Items on the internet devices and machines digital information to send and acceptance to do opportunity have To work optimization and efficiency increase for equipment magazines and technical service show reports analysis will be done. Artificial to the intellect based on business systems constant respectively respectively analysis by doing laws, trends and mutually dependence determines Received data diagnosis services done to increase help will give and automated the work flows creates, this while efficiency because increases with a car teaching programs Items internet based on " learns".

Digital of transformation economic to development effect Intellectual technologies enterprise development for necessary has been important tools present will:

- Real time mode decision acceptance to do for extended information analysis to do
- Efficiency and productivity increase
- Customers experience optimization.
- Sustainability and flexibility.
- Digital transformation developed sectors:
- Service show field and personnel management.
- Health save
- Supply chain, buy get and work release
- Banking sector.
- Retail trade
- Car industry.

the banking sector digital transformations. In the banking sector digital of transformation spreading mainly in 2007-2008 financial of the crisis consequences with depend Banking sector offshore from customers cleaning, banks again organize reaching, as well as cross -border financial connections restriction the way with in order put, financial services in the market competition strengthen such as opportunities gave Banks of digitization important factor - financial goods and of services change, to banks has been of trust decrease, time savings and necessary procedures simplification is considered

Banking sector digital transformation automation level increase, operations perform the time reduction, customers and employees with cooperation improvement through efficiency increase as well as goods and services quality improve, to customers service show quality increase such as effects cause releases

Digital of banks advantage as well as transactions speed and operations safety increase, social networks and to messengers integration is to do it while of them use convenience increases.

By 2025 come banks this from the field fell 40% to 60% of income loss can

Mobile payments of the field weak side separately separate 35 percent of them to pay services like Apple or Google due to giants to get it is possible while in stores purchases easy and fast to pay enable will give.

In our country, " Digital "Uzbekistan - 2030" strategy according to economy networks and regions digitization, state information systems and electron services current reaching, as well as digital from technologies wide to use provide according to the people education, state services, court, finance and in the banking system complex measures done is increasing.

Without knowledge, without enlightenment society and country development imagination to do difficult Yusuf Khos Hajib his" Congratulations knowledge "in the work" Without knowledge person fruitless it is a tree without fruit the tree hungry person what let him do it ?!" - that of enlightenment place how much current and importance showing past<sup>1</sup>

In our country to knowledge separately accent to be given and this through digital the economy development issue day order put today's day is a necessity. After all, the most big wealth is this intelligence and science, eng big heritage is that good education, eng big poverty is that is ignorance.

The last in years of the economy digital sector development about state by wide extensive measures done increase in order to President by one series regulatory and legal documents signed.

Digital the economy wide current reach and him support of our country prospective development from the plan important place possession because of of the economy digital sector development about wide extensive measures marked and this tasks performance as in our country new electron document rotation systems current being done , electronic payments is being developed and electron commerce in the field regulatory and legal base under development , electronic infrastructure and commerce is being formed , of the economy all on the fronts digital to transformation passing step by step done is increasing .

Digital transformation realization according to last in years done increased affairs in line population and entrepreneurship of subjects state organs with contactless contact forms further development A single interactive purpose state services of the portal new version of the Prime Minister entrepreneurs appeals seeing departure virtual reception portal "business.gov.uz". to work dropped.

Digital the economy development according to the most promising and strategic important projects as well blockchain technologies work exit and current reach in the field measures done to increase " Digital trust fund organize done

Regulatory and legal documents projects all interested ministries, offices, local execution doer power to the authorities seeing output , electron digital from the signature used without agreement for , that's it including one of time in itself wide public and specialists the discussion transfer and fast dispatch for the time and work resources significant level savings purpose of single electron system "project.gov.uz" is active done

Digital economy technological and business processes, production release, logistics and ready of products trade digitization for in our country modern to the infrastructure have IT - parks

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<sup>1</sup> Yusuf Khos Hajib's " Qutadgu Bilig " was created in 1069-70 years .

organize done A crypto-asset and blockchain technologies in the field of companies free activity to the road was placed.

In our country modern programming technologies mastered personnel preparation " One million programmers " project work out, the project within training organize reach training for [uzbekcoders.uz](http://uzbekcoders.uz) portal to work dropped.

The year 2020 in our country is "Science, Enlightenment and digital the economy development year " announcement done and this about affairs now new to stage Rise up, President Decree with of the country " Digital " Uzbekistan - 2030" strategy and him done increase according to " Road map " was approved <sup>2</sup>.

Digital the economy in development first of all telecommunications and electron infrastructure improvement separately important have

Of course , people from the Internet use level How high if digital economy , that's it including electron government so is the system efficient activity walks Our country Internet users the number total to the population compared to 46 percent in 2018 organize did if so , it will be in 2021 the indicator is 60 percent the top external is doing

Reality with when connecting digital economy developed GDP volume and share of GDP in countries per population high let's see can In this respect take than in our country this to the matter attention focus on a single goal looks, even if it is, of the population to live conditions improve the real income of the population increase, moreover entrepreneurship and our country economy is to develop.

we do we say preferably digital of transformation in economics held place as well as digital of transformation to our lives effect today's in the day hour as growing and developing is going From this except, present in the day digitized in society we own our place found we get need for this and we are enough knowledge and to qualification have to be need So, we are young people more good our study, our study necessary As a result, we are to ourselves, moreover, to the society positive results take we will come Only then we are the population prosperity level increase let's see can

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