



IQTISODIYOT&TARAQQIYOT

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CONSUMER TRUST IN UZBEKISTAN'S E-COMMERCE

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Abstract. This article examines the formation of consumer trust in e-commerce platforms in Uzbekistan. The study analyzes the role of digital infrastructure, online marketplaces, payment systems, logistics, legal regulation, cybersecurity and platform transparency in strengthening confidence in digital transactions. The research uses comparative analysis, statistical interpretation, document analysis and a system approach. The findings show that Uzbekistan has achieved rapid growth in internet access and online trade, but the next stage of e-commerce development depends on stronger consumer protection, reliable logistics, transparent platform rules and secure digital payments. The article argues that consumer trust is not only a behavioral factor, but also an economic mechanism that reduces transaction costs, expands formal trade and supports digital market development.

Key words: e-commerce, consumer trust, digital economy, Uzbekistan, online marketplaces, digital payments, logistics, cybersecurity, platform economy.

Annotatsiya. Ushbu maqolada O'zbekistondagi elektron tijorat platformalarida iste'molchilar ishonchining shakllanishi tadqiq etilgan. Tadqiqotda raqamli infratuzilma, onlayn savdo maydonchalari (marketpleyslar), to'lov tizimlari, logistika, huquqiy tartibga solish, kiberxavfsizlik va platformalar shaffofligining raqamli tranzaksiyalarga bo'lgan ishonchni mustahkamlashdagi o'rni tahlil qilingan. Tadqiqot jarayonida qiyosiy tahlil, statistik interpretatsiya, hujjatlar tahlili va tizimli yondashuv usullaridan foydalanilgan. Natijalar shuni ko'rsatadiki, O'zbekiston internetga ulanish va onlayn savdo sohasida jadal o'sishga erishgan, biroq elektron tijorat rivojlanishining keyingi bosqichi iste'molchilar huquqlarini himoya qilish, ishonchli logistika, platformalarning shaffof qoidalari va xavfsiz raqamli to'lovlarga bog'liq. Maqolada iste'molchilar ishonchi nafaqat xulq-atvor omili, balki tranzaksiya xarajatlarini kamaytiradigan, rasmiy savdoni kengaytiradigan va raqamli bozor rivojlanishini qo'llab-quvvatlaydigan iqtisodiy mexanizm ekanligi asoslangan.

Kalit so'zlar: elektron tijorat, iste'molchi ishonchi, raqamli iqtisodiyot, O'zbekiston, onlayn savdo maydonchalari, raqamli to'lovlar, logistika, kiberxavfsizlik, platforma iqtisodiyoti.

Аннотация. В данной статье исследуются процессы формирования доверия потребителей к платформам электронной коммерции в Узбекистане. В исследовании анализируется роль цифровой инфраструктуры, онлайн-маркетплейсов, платежных систем, логистики, правового регулирования, кибербезопасности и прозрачности платформ в укреплении доверия к цифровым транзакциям. В работе использованы методы сравнительного анализа, статистической интерпретации, анализа документов и системного подхода. Результаты показывают, что Узбекистан добился быстрого роста в доступе к интернету и онлайн-торговле, однако следующий этап развития электронной коммерции зависит от усиления защиты прав потребителей, надежной логистики, прозрачных правил платформ и безопасных цифровых платежей. В статье аргументируется, что доверие потребителей является не только поведенческим фактором, но и экономическим механизмом, который снижает транзакционные издержки, расширяет формальную торговлю и поддерживает развитие цифрового рынка.

Ключевые слова: электронная коммерция, доверие потребителей, цифровая экономика, Узбекистан, онлайн-маркетплейсы, цифровые платежи, логистика, кибербезопасность, экономика платформ.



INTRODUCTION

E-commerce has become one of the most dynamic segments of Uzbekistan's digital economy. Its development is closely connected with broader processes of digital transformation, modernization of retail trade, expansion of financial technologies and increasing participation of small and medium-sized enterprises in online markets. In the traditional economy, trade mainly depends on physical location, face-to-face interaction and territorial access to customers. In the digital economy, however, trade is increasingly shaped by platforms, online payments, delivery systems, consumer data, digital reputation and trust-based transactions.

The relevance of this topic is explained by the rapid expansion of internet use in Uzbekistan. According to the National Statistics Committee, the share of the population using the internet increased from 76.6 percent in 2021 to 94.2 percent in January–August 2025. This growth has created a broad technological basis for online trade, digital payments and platform-based services.

At the same time, e-commerce cannot develop only through internet access. A consumer must trust the platform, the seller, the payment system, the delivery process and the mechanism for returning goods or resolving disputes. Unlike traditional trade, online shopping does not allow the buyer to examine goods physically before purchase. This creates information asymmetry between the seller and the consumer. Therefore, trust becomes a central economic condition for digital market development.

The research problem of this article is that Uzbekistan's e-commerce market is expanding rapidly, but the institutional and service mechanisms that strengthen consumer trust are still developing. In particular, issues related to product quality, seller reputation, delivery reliability, data protection, payment security, complaint handling and return procedures require deeper analysis. The purpose of the article is to examine how consumer trust can become a key factor in the sustainable development of e-commerce in Uzbekistan.

LITERATURE REVIEW ON THE TOPIC

Academic studies on e-commerce usually interpret trust as a fundamental condition for digital transactions. In physical markets, trust is often based on direct communication, repeated personal contact and the possibility of inspecting goods before purchase. In e-commerce, these mechanisms are partly replaced by platform reputation, user reviews, ratings, payment security, delivery guarantees and consumer protection rules. Thus, trust becomes institutionalized through digital tools and platform governance.

The platform economy literature emphasizes that digital platforms are not passive intermediaries. They organize market access, set rules for sellers, collect consumer data, rank products, regulate visibility and influence transaction behavior. In this sense, e-commerce platforms act as market infrastructure. Their effectiveness depends on the balance between openness, competition, transparency and accountability.

Another group of studies focuses on information asymmetry. In online trade, the seller usually has more information about the product than the buyer. If the platform does not provide reliable descriptions, authentic reviews, return guarantees and dispute resolution mechanisms, the consumer may avoid online purchasing or limit transactions to low-risk products. Therefore, reducing information asymmetry is one of the main tasks of e-commerce regulation and platform management.

Digital payment literature highlights the importance of secure and convenient financial transactions. A consumer is more likely to buy online when payment systems are fast, transparent and protected from fraud. In emerging digital markets, the development of mobile payments, bank cards, electronic wallets and escrow mechanisms can significantly improve consumer confidence.

Logistics is another important component of consumer trust. Even if the platform and payment system work efficiently, poor delivery can damage the entire customer experience. Delayed delivery, damaged goods, unclear tracking and complicated return procedures reduce confidence in online trade. For this reason, modern e-commerce development requires not only websites and applications, but also warehouses, fulfillment centers, courier networks and reverse logistics.

In Uzbekistan, e-commerce has received growing legal and policy attention. The Law of the Republic of Uzbekistan "On Electronic Commerce" No. LRU-792, adopted on 29 September 2022, defines the legal basis of relations in the field of electronic commerce. In addition, the Cabinet of Ministers Resolution No. 885 of 26 December 2024 introduced further measures for the development of the e-commerce sector and established requirements for e-commerce operators.

The literature and regulatory analysis show that e-commerce development in Uzbekistan should be studied not only as a technological process, but also as an institutional transformation of trade. The main research gap is that the economic role of consumer trust is often discussed indirectly, while it should be treated as one of the key drivers of platform growth, market formalization and digital competitiveness.



RESEARCH METHODOLOGY

The article uses a qualitative and analytical research methodology. Comparative analysis is applied to evaluate Uzbekistan's e-commerce development in relation to general international approaches to digital markets and platform-based trade. Statistical analysis is used to interpret selected indicators, including internet use, online trade turnover, the number of e-commerce platforms and the share of e-commerce in retail trade.

Document analysis is used to examine legal and policy materials, including the Law "On Electronic Commerce," government decisions and analytical reports. The system approach allows the study to examine consumer trust as a combination of several interrelated factors: digital infrastructure, payments, logistics, platform transparency, legal protection and cybersecurity. Logical analysis is used to identify how these factors influence consumer behavior and economic outcomes.

ANALYSIS AND RESULTS

Uzbekistan's e-commerce sector has entered a stage of rapid quantitative growth. The number of internet users is increasing, digital payment systems are becoming more common, online marketplaces are expanding and consumers are becoming more familiar with digital purchasing. However, the transformation of quantitative growth into sustainable market development depends on the quality of consumer experience.

Recent data show that online sales in Uzbekistan reached 22.7 trillion soums in 2025, while the number of e-commerce platforms increased from 36 to 115. This indicates not only market expansion but also stronger competition among digital trade participants. At the same time, e-commerce still accounts for a relatively small share of total retail trade compared with more developed digital markets. In January 2026, official parliamentary discussions noted that e-commerce in Uzbekistan amounted to 15.2 trillion soums, or about 4 percent of retail trade (Table 1).

Table 1. Selected indicators of e-commerce development in Uzbekistan¹

Indicator	Period	Value	Economic interpretation
Population using the internet	2021	76.6%	Shows the initial expansion of the digital consumer base.
Population using the internet	2024	93.3%	Indicates broad access to online services and digital platforms.
Population using the internet	Jan–Aug 2025	94.2%	Confirms near-universal technological access for digital trade.
E-commerce turnover	2024	15.2 trillion soums	Shows that online trade has become a visible retail segment.
Share of e-commerce in retail trade	2024	About 4%	Indicates growth potential compared with global digital retail trends.
Number of e-commerce platforms	2025	115 platforms	Reflects increasing platform competition and market diversification.
Online sales volume	2025	22.7 trillion soums	Demonstrates rapid growth of digital transactions.

The table shows that Uzbekistan already has a strong digital foundation for e-commerce expansion. Internet penetration is high, online sales are growing and the number of platforms is increasing. However, the relatively low share of e-commerce in total retail trade suggests that the market is still far from maturity. This means that the key problem is no longer only access to the internet, but the quality of the digital trade ecosystem.

Consumer trust is formed through several interconnected mechanisms. The first mechanism is information transparency. Consumers need accurate product descriptions, real photos, clear prices, delivery terms, return rules and seller identification. If platforms allow unclear descriptions, hidden fees or unreliable reviews, trust declines. Therefore, transparency should be treated as a basic institutional condition of e-commerce.

The second mechanism is seller reputation. In digital markets, reputation replaces direct personal contact. Ratings, customer reviews, verified seller status and complaint history help consumers evaluate risk before purchase. For Uzbekistan's e-commerce market, the development of reliable reputation systems is especially important because many small sellers are entering platforms for the first time and consumers may not know them directly.

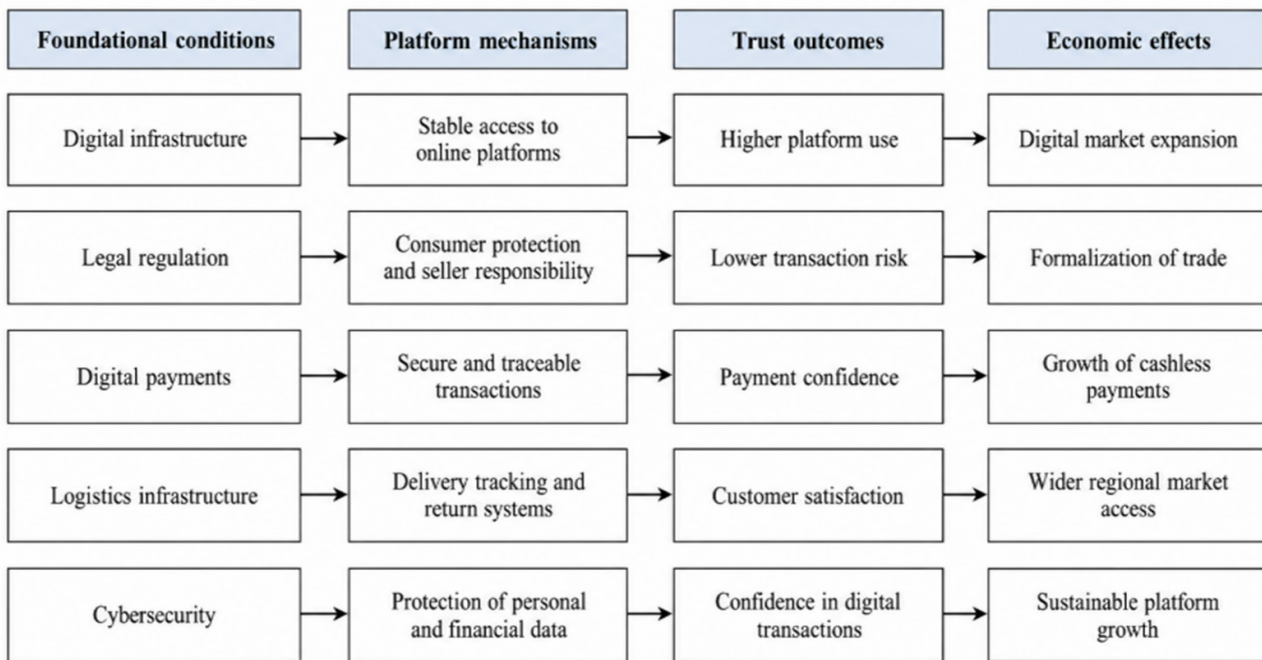
¹ Source: Compiled by the author based on data from the National Statistics Committee, UzA and market reports.



The third mechanism is payment security. Online transactions require confidence that money will not be lost and personal financial data will be protected. The growth of digital payments and fintech services creates opportunities for e-commerce, but it also increases the importance of fraud prevention, secure authentication and clear refund mechanisms. A consumer who fears payment risk will either avoid online shopping or choose only cash-on-delivery options, which limits the efficiency of digital trade.

The fourth mechanism is logistics reliability. Delivery is one of the most visible parts of the consumer experience. Fast and predictable delivery strengthens trust, while delay, damage or lack of tracking weakens it. For Uzbekistan, logistics is especially important because e-commerce should not remain concentrated only in Tashkent and large cities. Regional development of online trade requires fulfilment centers, local courier networks and convenient return points (Figure 1).

Figure 1. Conceptual Framework for Consumer Trust in Uzbekistan's E-Commerce



Source: Developed by the author.

Figure 1. Conceptual Framework for Consumer Trust in Uzbekistan's E-Commerce

Figure 1 illustrates the main structural links that shape consumer trust in Uzbekistan's e-commerce environment. The framework shows that trust is formed through the interaction of four interconnected dimensions: foundational conditions, platform mechanisms, trust outcomes and economic effects. Digital infrastructure, legal regulation, digital payments, logistics infrastructure and cybersecurity create the basic conditions for online trade. These conditions become effective only when they are transformed into practical platform mechanisms such as stable access to online platforms, consumer protection, secure transactions, delivery tracking and data protection.

The figure also shows that each platform mechanism produces a specific trust-related outcome. For example, secure and traceable transactions increase payment confidence, while delivery tracking and return systems improve customer satisfaction. These trust outcomes have broader economic effects, including digital market expansion, formalization of trade, growth of cashless payments, wider regional market access and sustainable platform growth. Therefore, consumer trust should be viewed not as a separate psychological factor, but as an economic mechanism that directly influences the stability and competitiveness of e-commerce platforms.

Overall, the framework confirms that the development of e-commerce in Uzbekistan requires an integrated approach. If digital infrastructure expands but logistics, cybersecurity or consumer protection remain weak, the entire transaction chain may lose credibility. For this reason, e-commerce policy should focus not only on increasing the number of platforms, but also on improving the quality, transparency and reliability of the whole digital trade ecosystem (Figure 2).

Figure 2. Key Drivers of E-Commerce Trust in Uzbekistan

Cluster	Main components	Required improvement
Institutional cluster	Legal regulation, consumer rights, dispute resolution	Clearer platform responsibility and faster complaint handling
Technological cluster	Internet access, platform interface, mobile applications	Better regional connection quality and user-friendly design
Financial cluster	Digital payments, refunds, fraud prevention	Wider use of secure payment and escrow mechanisms
Logistics cluster	Delivery, fulfilment, reverse logistics	Regional fulfilment centers and transparent delivery tracking
Information cluster	Ratings, reviews, product descriptions	Stronger control against fake reviews and misleading information
Behavioral cluster	Digital literacy, online purchasing habits, brand confidence	Consumer education and responsible online shopping culture

Figure 2. Key Drivers of E-Commerce Trust in Uzbekistan

Figure 2 classifies the main drivers of trust in Uzbekistan’s e-commerce market. Technological and financial factors are developing relatively quickly, while logistics, information transparency and dispute resolution still require systematic improvement. In particular, platform operators should be more active in verifying sellers, removing misleading product information and improving refund procedures.

The economic significance of consumer trust is substantial. Trust reduces transaction costs because consumers spend less time checking sellers, asking additional questions or avoiding online payments. It increases repeat purchases and improves customer lifetime value for platforms. It also supports tax transparency because formal platform-based trade is easier to monitor than informal cash-based trade.

From the perspective of small and medium-sized enterprises, e-commerce creates an opportunity to enter wider markets without building expensive physical retail networks. However, SMEs cannot fully benefit from online trade if consumers distrust small sellers. Platform-based reputation systems, verified business profiles and transparent return policies can help smaller businesses compete with large brands.

The legal framework also plays a major role. The Law “On Electronic Commerce” creates the basic legal environment for digital transactions, while Resolution No. 885 introduces additional regulatory requirements for e-commerce operators. These measures are important because they shift e-commerce from a loosely organized online selling practice toward a more formal and regulated market system.

However, regulation should not only impose administrative requirements. It should also support market development by protecting consumers, clarifying seller obligations, improving data collection and encouraging fair competition. Excessive or unclear regulation may discourage small firms, while weak regulation may damage consumer confidence. Therefore, the optimal approach is balanced governance: strict enough to protect market participants, but flexible enough to support innovation.

Another important issue is cross-border e-commerce. Uzbekistan’s geographic location and growing digital infrastructure create opportunities for regional online trade. Yet cross-border e-commerce requires customs simplification, transparent taxation, reliable delivery chains and international payment compatibility. Without these elements, local platforms may remain focused on the domestic market and miss export opportunities.

Overall, the development of consumer trust should be viewed as a strategic condition for Uzbekistan’s e-commerce modernization. The market has already entered a growth phase, but sustainable development will depend on service quality, institutional reliability and platform accountability. In this sense, trust is not only a psychological category; it is an economic asset that directly influences market scale, investment attractiveness and digital competitiveness.



CONCLUSION AND SUGGESTIONS

The article shows that e-commerce development in Uzbekistan has reached an important stage of expansion. High internet use, rising online sales and the growing number of platforms demonstrate strong potential for digital trade. However, the future of the sector depends not only on technological access, but also on the level of consumer trust.

The main scientific conclusion is that consumer trust functions as an economic mechanism that reduces transaction costs, increases repeat purchases, strengthens platform reputation and supports the formalization of trade. In Uzbekistan, trust should be built through a combination of legal regulation, secure payments, transparent platform rules, reliable logistics, cybersecurity and consumer education.

The following proposals can support the next stage of e-commerce development in Uzbekistan:

- Platforms should introduce more transparent seller verification systems, including reputation scores, complaint history and verified business profiles.
- Secure payment mechanisms should be expanded, including escrow-type solutions that protect consumers until delivery is confirmed.
- Regional logistics infrastructure should be strengthened through fulfilment centers, return points and integrated delivery tracking systems.
- Consumer protection rules should be implemented more clearly at the platform level, especially regarding returns, refunds, defective goods and dispute resolution.
- Digital literacy programs should be developed for consumers and small businesses to improve safe online purchasing and responsible digital selling.
- E-commerce statistics should be published more regularly and in greater detail, including regional data, platform categories, transaction types and consumer behavior indicators.

If these measures are implemented consistently, e-commerce can become one of the main drivers of Uzbekistan's digital economy. It can support SME development, increase retail market transparency, expand regional access to goods and services, attract investment and strengthen the country's long-term competitiveness.

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