



IQTISODIYOT&TARAQQIYOT

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METHODOLOGY FOR ASSESSING SERVICE SECTOR COMPETITIVENESS AND MULTI-LEVEL INSTITUTIONAL-ECONOMIC MODELING



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Abstract. This article develops a methodology for assessing the competitiveness of the service sector and constructing a multi-level institutional-economic model. The study integrates official statistics, composite index methods, normalization procedures, expert weighting, and scenario analysis. Special attention is given to Qashqadaryo Region as an empirical case, since the region combines urban service centers, rural districts, tourism potential, and a significant share of small business activity within the service sector. The proposed Service Sector Competitiveness Index includes indicators such as market scale, growth dynamics, diversification, SME participation, digital readiness, human capital, territorial accessibility, and institutional support.

The scientific novelty of the study lies in combining statistical assessment and institutional modeling into a unified practical algorithm for regional policy development. The results demonstrate that competitiveness cannot be evaluated solely by the volume of services provided; it should also be assessed through service quality, accessibility, innovation, governance efficiency, and feedback indicators. The article additionally proposes a monitoring matrix and policy scenarios aimed at improving regional competitiveness.

Key words: service sector, competitiveness assessment, institutional economics, multi-level modeling, composite index, Qashqadaryo Region, digital services, regional development.

Annotatsiya. Maqolada xizmatlar sohasi raqobatbardoshligini baholash hamda ko'p darajali institutsional-iqtisodiy modelni shakllantirish metodologiyasi ishlab chiqilgan. Tadqiqotda rasmiy statistika ma'lumotlari, kompozit indeks usullari, normallashtirish jarayonlari, ekspert vaznlari va ssenariy tahlili uyg'unlashtirilgan. Empirik misol sifatida Qashqadaryo viloyati tanlangan bo'lib, ushbu hudud shahar xizmat markazlari, qishloq tumanlari, turizm salohiyati va xizmatlar sohasida kichik biznes ulushining yuqoriligi bilan ajralib turadi. Taklif etilgan Xizmatlar sohasi raqobatbardoshligi indeksi bozor hajmi, o'sish dinamikasi, diversifikatsiya, kichik biznes ishtiroki, raqamli tayyorgarlik, inson kapitali, hududiy qulaylik va institutsional qo'llab-quvvatlash kabi ko'rsatkichlarni o'z ichiga oladi.

Tadqiqotning ilmiy yangiligi statistik baholash va institutsional modellashtirishni yagona amaliy algoritmgaga birlashtirishdan iborat. Natijalar xizmatlar sohasi raqobatbardoshligini faqat xizmatlar hajmi orqali emas, balki sifat, qulaylik, innovatsiya, boshqaruv samaradorligi va qayta aloqa indikatorlari orqali ham baholash zarurligini ko'rsatadi. Shuningdek, maqolada hududiy raqobatbardoshlikni oshirishga qaratilgan monitoring matriksasi va siyosiy ssenariylar taklif etilgan.

Kalit so'zlar: xizmatlar sohasi, raqobatbardoshlikni baholash, institutsional iqtisodiyot, ko'p darajali modellashtirish, kompozit indeks, Qashqadaryo viloyati, raqamli xizmatlar, hududiy rivojlanish.



Аннотация. В статье разработана методология оценки конкурентоспособности сферы услуг и построения многоуровневой институционально-экономической модели. Исследование объединяет официальную статистику, методы композитного индекса, процедуры нормализации, экспертное взвешивание и сценарный анализ. В качестве эмпирического примера рассматривается Кашкадарьинская область, которая сочетает городские сервисные центры, сельские районы, туристический потенциал и значительную долю малого бизнеса в сфере услуг. Предлагаемый индекс конкурентоспособности сферы услуг включает такие показатели, как масштаб рынка, динамика роста, диверсификация, участие малого бизнеса, цифровая готовность, человеческий капитал, территориальная доступность и институциональная поддержка.

Научная новизна исследования заключается в объединении статистической оценки и институционального моделирования в единый прикладной алгоритм региональной политики. Полученные результаты показывают, что конкурентоспособность необходимо оценивать не только по объему оказываемых услуг, но и через качество, доступность, инновационность, эффективность управления и систему обратной связи. В статье также предложены мониторинговая матрица и сценарии политики, направленные на повышение региональной конкурентоспособности.

Ключевые слова: сфера услуг, оценка конкурентоспособности, институциональная экономика, многоуровневое моделирование, композитный индекс, Кашкадарьинская область, цифровые услуги, региональное развитие.

INTRODUCTION

The competitiveness of the service sector has become one of the key indicators of regional economic modernization. In the context of contemporary economic development, services determine employment quality, consumer welfare, the efficiency of business transactions, the investment attractiveness of territories, and the ability of local enterprises to integrate into national and international value chains. In addition, the service sector plays an important role in supporting agriculture and industry through logistics, financial services, maintenance and repair, information technologies, consulting, education, and healthcare services. Therefore, the competitiveness of the service sector should be considered not merely as a separate sectoral issue, but as a systemic factor of sustainable economic development.

The relevance of the topic is particularly significant for Uzbekistan, as official statistics demonstrate the rapid expansion of market services in recent years. According to official data, in January–December 2025 the volume of market services in the republic reached 1,050,292.5 billion soums, increasing by 14.7 percent compared with the previous year [1]. Moreover, the service market showed stable nominal growth from 389.4 trillion soums in 2021 to 1,050.3 trillion soums in 2025 [2]. Such dynamic development creates a need for scientifically grounded assessment methodologies capable of distinguishing simple quantitative growth from genuine competitiveness and qualitative transformation.

Qashqadaryo Region represents an important empirical case for methodological analysis. According to regional statistics, in January–October 2025 the volume of market services in the region amounted to 41,670.7 billion soums, while the growth rate reached 112.7 percent. At the same time, per capita services amounted to 11,359.0 thousand soums, and small business entities accounted for 73.8 percent of the total service volume [3]. These indicators reflect not only substantial growth potential but also several structural challenges, including the measurement of service quality, inter-district comparison, evaluation of digital maturity, and the development of institutional mechanisms aimed at improving competitiveness and inclusiveness.

The object of the research is the service sector as a territorial economic system. The subject of the study is the methodology for assessing competitiveness and modeling institutional-economic mechanisms at multiple levels. The purpose of the article is to develop an integrated methodology that combines statistical indicators, composite index construction, multi-level institutional modeling, and scenario-based policy evaluation.

The main research objectives include:

- clarifying the theoretical foundations of service sector competitiveness;
- identifying a system of relevant competitiveness indicators;
- proposing an algorithm for calculating a composite competitiveness index;
- designing a multi-level institutional-economic model;
- and formulating practical recommendations for improving the competitiveness of the service sector in Qashqadaryo Region (Figure 1).

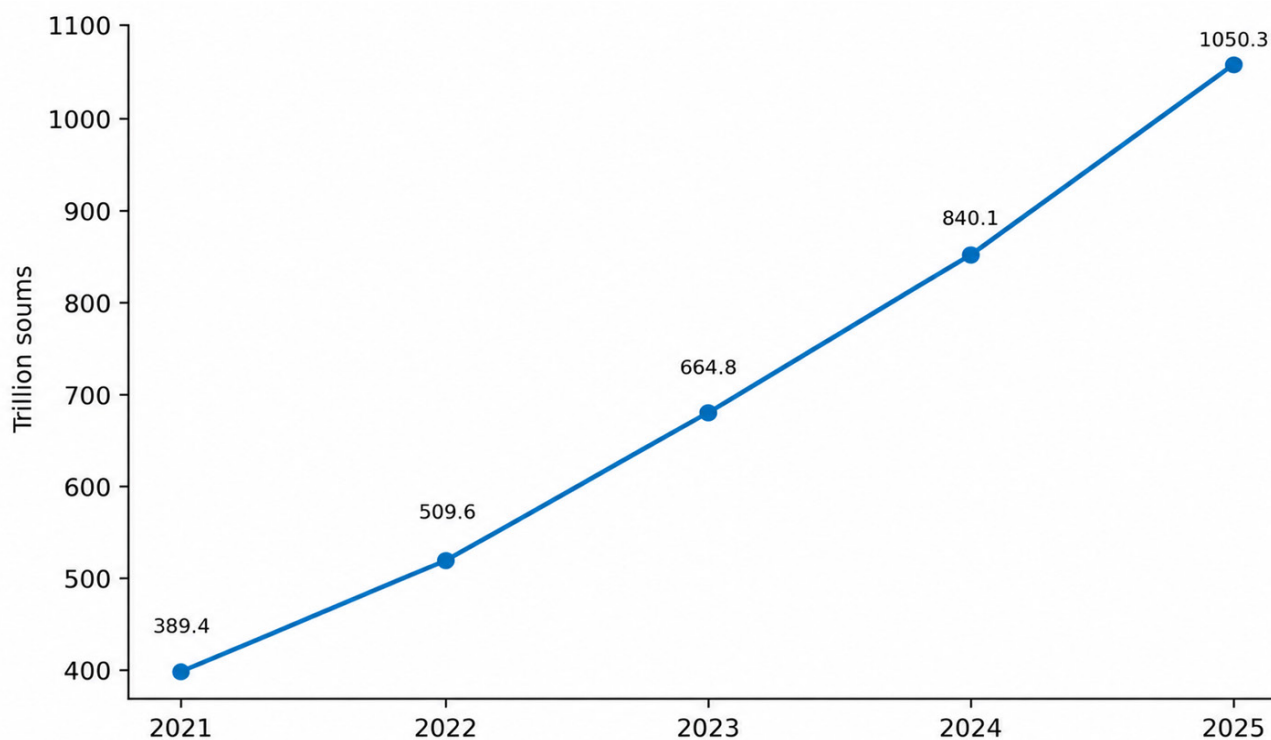


Figure 1. Market services in Uzbekistan, 2021-2025¹

LITERATURE REVIEW

The theoretical foundations of competitiveness are closely associated with productivity, innovation, market openness, institutional quality, and the ability of firms or regions to generate superior value. Porter's theory of competitive advantage emphasizes the importance of factor conditions, demand conditions, related and supporting industries, firm strategy, structure, and rivalry. Within the service sector, these elements are manifested through intangible assets, customer experience, time efficiency, trust, standardization, and the ability to adapt service delivery to rapidly changing consumer demands [5].

Institutional economics further broadens this understanding by emphasizing the role of formal rules, informal norms, transaction costs, and enforcement mechanisms in economic activity. According to North, institutions shape incentives and reduce uncertainty in economic exchange. In the regional service sector, institutional quality is reflected in licensing systems, tax administration, access to financial resources, consumer protection mechanisms, digital infrastructure, property rights protection, and the predictability of local economic policy. Weak institutional environments tend to increase transaction costs and reduce incentives for small businesses to formalize operations, invest, and innovate.

International studies confirm that the service sector can become a significant driver of economic development. The World Bank emphasizes that services increasingly contribute to economic transformation and productivity growth in developing economies [6]. The OECD Services Trade Restrictiveness Index demonstrates that regulatory barriers significantly influence service trade and highlights the importance of comparable index-based measurement systems for policy analysis [7]. UNCTAD notes that digitalization is transforming the service sector while simultaneously creating the need for inclusive and sustainable governance mechanisms [8]. In addition, WTO statistics indicate that commercial services have become an increasingly important component of global trade, thereby strengthening the role of digital, transport, financial, and professional services in national competitiveness [9].

Existing methodological approaches generally assess competitiveness through indicators such as productivity, export capacity, market accessibility, innovation activity, and institutional quality. However, the evaluation of competitiveness within the regional service sector requires a more practical and integrated methodological framework. Such an approach should combine official statistical indicators with local institutional variables, district-level accessibility, consumer feedback mechanisms, and qualitative indicators of service quality.

¹ Source: prepared by the author based on National Statistics Committee data.



The methodological gap addressed in this article lies in the absence of a unified regional model that integrates measurement, institutional governance, monitoring, and policy adjustment within a single analytical framework.

RESEARCH METHODOLOGY

The research is based on a mixed methodological framework that combines quantitative statistical analysis, composite index construction, and multi-level institutional-economic modeling. Such an integrated approach makes it possible to evaluate not only the quantitative growth of the service sector, but also its qualitative competitiveness, institutional efficiency, and territorial inclusiveness.

The first methodological block consists of statistical analysis based on official indicators describing the development of the service sector. These indicators include the volume of market services, growth rates, per capita services, the share of small business participation, the structure of service types, and territorial distribution across districts and urban centers. Statistical data were collected from official publications of the Statistics Agency of Uzbekistan and regional statistical reports for 2025.

The second methodological block involves the construction of a composite competitiveness index. This approach enables the integration of multiple indicators with different units of measurement into a single analytical index. The proposed Service Sector Competitiveness Index incorporates the following groups of indicators:

- market scale and growth dynamics;
- diversification of services;
- participation of small and medium-sized enterprises;
- digital readiness and ICT penetration;
- human capital and employment quality;
- territorial accessibility of services;
- institutional support and governance effectiveness.

To ensure comparability, all indicators were normalized on a scale from 0 to 1 using standard normalization procedures. Expert weighting methods were applied to determine the relative importance of each indicator group within the composite index structure.

The third methodological block is based on multi-level institutional-economic modeling. Within this framework, competitiveness is interpreted as the result of interaction among several interconnected levels:

- national economic policy;
- regional governance mechanisms;
- district infrastructure conditions;
- enterprise behavior and business environment;
- consumer demand and feedback systems.

The proposed methodology relies on several fundamental principles:

- measurability, meaning that each indicator must have a reliable statistical source or a clearly defined survey methodology;
- comparability, meaning that all indicators are standardized to a unified scale;
- institutional relevance, meaning that the model includes policy-sensitive variables rather than only market outcomes;
- territorial sensitivity, allowing the identification of disparities among districts and localities;
- transparency, ensuring that formulas, weighting coefficients, and data sources remain openly accessible;
- policy usability, meaning that the results can support practical institutional and economic decision-making.

The empirical base of the research includes official service-sector statistics for Uzbekistan and Qashqadaryo Region for 2025, the policy framework established by Presidential Resolution No. PP-78 dated 27 February 2025, and international methodological literature related to competitiveness assessment and institutional economics. Presidential Resolution PP-78 established strategic targets for sustainable service-sector development, including increasing service volumes, expanding employment opportunities, and creating new service infrastructure facilities [4].

Therefore, the proposed methodology is designed not only as an academic analytical framework but also as a practical instrument for monitoring and improving regional policy implementation in the service sector (Figure 4).

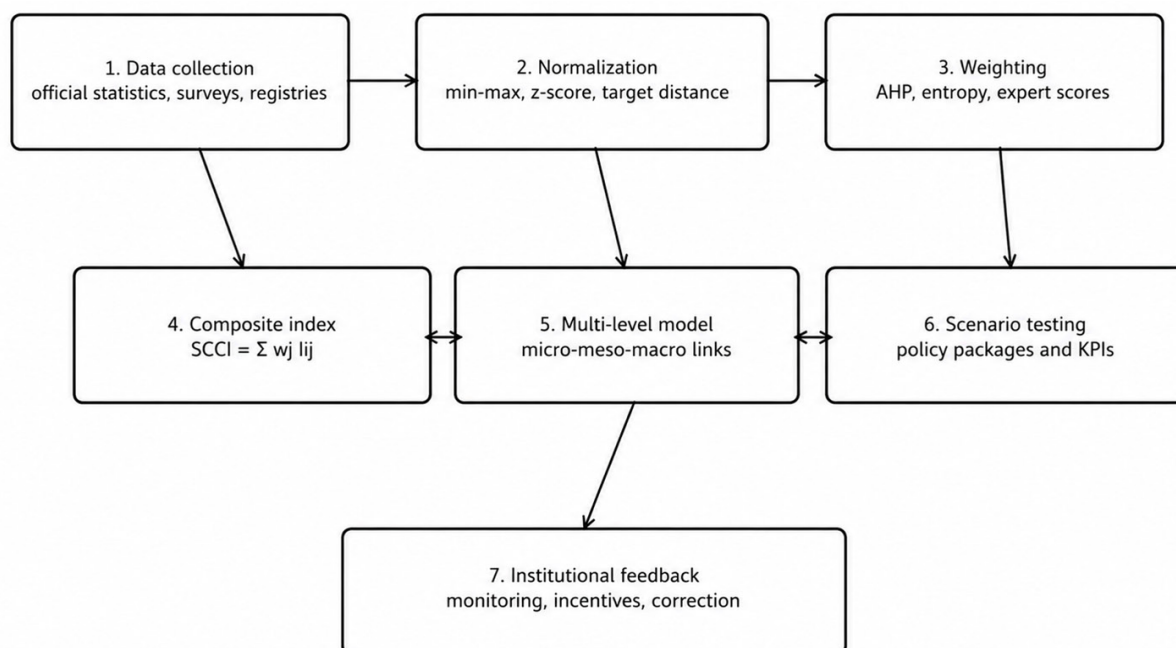


Figure 4. Methodological algorithm for assessing service-sector competitiveness²

For regional assessment, the Service Sector Competitiveness Index (SCCI) is proposed as an integrated analytical tool for measuring the competitiveness of the service sector at regional and district levels. The index combines eight major components:

- market scale;
- growth dynamics;
- structural diversification;
- SME participation;
- digital readiness;
- human capital and service quality;
- territorial accessibility;
- institutional support.

Each component may include several quantitative and qualitative indicators. For example, the digital readiness block may include the share of ICT services, the use of digital payments, the online presence of service enterprises, and the utilization of digital platforms. The human capital component may include the share of qualified employees, training coverage, labor productivity, and service-quality certification indicators. Territorial accessibility may include per capita service volume by district, transport accessibility, and the distance to key service infrastructure facilities.

The Service Sector Competitiveness Index is calculated according to the following formula:

$$SCCI_i = \sum(w_j \times I_{ij}), \sum w_j = 1, 0 \leq I_{ij} \leq 1$$

where:

- $SCCI_i$ represents the competitiveness index for region or district i ;
- w_j represents the weight coefficient assigned to indicator j ;
- I_{ij} represents the normalized value of indicator j for region i .

For indicators where higher raw values represent better performance, min-max normalization is applied using the following formula:

$$I_{ij} = \frac{X_{ij} - X_{min}}{X_{max} - X_{min}}$$

where:

² Source: developed by the author

- X_{ij} is the actual value of the indicator;
- X_{min} and X_{max} represent the minimum and maximum values observed within the dataset.

For indicators where lower values indicate better performance, such as service complaint rates or administrative processing time, reverse normalization procedures are applied.

The weighting coefficients may be determined through several methodological approaches, including:

- expert assessment;
- Analytic Hierarchy Process (AHP);
- entropy weighting method;
- or a mixed weighting approach.

For practical regional monitoring, the mixed approach is considered the most appropriate because it combines expert-based policy relevance with data-driven statistical variation. This allows the methodology to remain both analytically rigorous and institutionally applicable for regional policy evaluation and strategic planning (Table 1).

Table 1. Proposed indicator blocks for SCCI

Block	Main indicators	Data source	Policy relevance
Market scale	Total service volume; per capita services; service density	Official statistics	Shows size and market capacity
Growth dynamics	Growth rate; contribution to regional output; new service firms	Official statistics and tax data	Shows speed of development
Structural diversification	Share of high-value services; concentration index	Official statistics	Reduces dependence on low-productivity services
SME participation	Small-business volume and share; formalization rate	Official statistics and registries	Reflects entrepreneurship base
Digital readiness	ICT services; e-payments; platform use; online booking	Statistics, surveys, payment data	Supports modernization and market reach
Human capital and quality	Training, certification, consumer satisfaction, complaints	Surveys and administrative data	Improves productivity and trust
Territorial accessibility	District per capita services; rural service points; transport access	District statistics and GIS	Ensures inclusive service development
Institutional support	Permits, subsidies, credit, local programs, PPP activity	Administrative data	Links assessment with governance mechanisms

Source: developed by the author based on competitiveness and institutional-economics approaches.

The proposed normalization and weighting procedures make it possible to ensure the reliability, comparability, and analytical flexibility of the Service Sector Competitiveness Index. Different normalization methods are applied depending on the economic nature of the indicators and the objectives of the assessment process. Positive min-max normalization is appropriate when higher indicator values reflect stronger competitiveness, while reverse min-max normalization is suitable for indicators where lower values indicate better performance, such as complaint rates or administrative delays (Table 2).



Table 2. Normalization and weighting procedures

Procedure	Formula or method	When to use	Advantages
Positive min-max	$(X - X_{min}) / (X_{max} - X_{min})$	Higher values are better	Simple and transparent
Reverse min-max	$(X_{max} - X) / (X_{max} - X_{min})$	Lower values are better	Useful for risk and complaint indicators
Z-score	$(X - \text{mean}) / \text{standard deviation}$	Large comparable datasets	Shows deviation from average
Target-distance	$1 - X - \text{Target} / \text{Target}$	Policy target monitoring	Links index to government goals
Expert weighting	Weights assigned by specialists	When policy relevance matters	Reflects strategic priorities
Entropy weighting	Weights based on variation	When many observations exist	Reduces subjectivity
Mixed weighting	Average of expert and entropy weights	Regional monitoring	Balances judgment and data

Source: author's methodological systematization.

ANALYSIS AND RESULTS

The empirical part of the study demonstrates the practical application of the proposed methodology to Qashqadaryo Region. Official regional statistics indicate that the volume of market services increased from 33,876.4 billion soums in January–October 2024 to 41,670.7 billion soums during the corresponding period of 2025. The annual growth rate reached 112.7 percent, while small business entities generated 30,754.2 billion soums, accounting for 73.8 percent of the total regional service market.

These indicators are significant for the Service Sector Competitiveness Index because they reflect the presence of a strong entrepreneurial environment and an active role of small business in regional economic development (Table 3).

Table 3. Empirical indicators for Qashqadaryo Region used in the methodology

Indicator	Value	Interpretation
Market services volume, Jan-Oct 2024	33,876.4 billion soums	Base period for dynamic assessment
Market services volume, Jan-Oct 2025	41,670.7 billion soums	Current service-market scale
Growth rate	112.7%	Positive expansion of regional services
Per capita market services	11,359.0 thousand soums	Accessibility and demand indicator
Increase in per capita services	1,921.4 thousand soums	Improvement compared with previous year
Small-business service volume	30,754.2 billion soums	Entrepreneurial contribution
Small-business share	73.8%	High SME dependence and SME policy importance

Source: compiled by the author based on Qashqadaryo Regional Statistics Department data [3].

The empirical indicators presented in the figure demonstrate the positive dynamics of service-sector development in Qashqadaryo Region. In particular, the total volume of market services increased significantly from 33,876.4 billion soums in 2024 to 41,670.7 billion soums in 2025, confirming the stable expansion of regional economic activity. The growth rate of 112.7 percent reflects the increasing role of services in regional development and indicates the strengthening of entrepreneurial and consumer activity within the local economy (Figure 2).

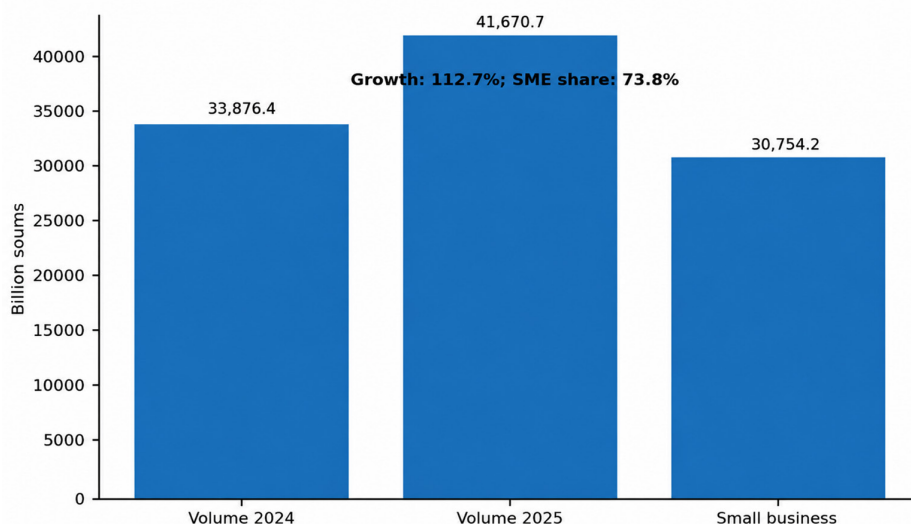


Figure 2. Qashqadaryo service-sector empirical base³

The structure of services is concentrated in several major activities. Accommodation and food services account for 36.0 percent of the regional total, trade services for 18.2 percent, transport services for 14.7 percent, and financial services for 10.8 percent. This structure reflects a strong consumer-service orientation in the regional economy.

At the same time, information and communication services, engineering services, healthcare services, and professional services remain relatively limited in their share. From the standpoint of competitiveness, this indicates that future growth should focus not only on increasing the total volume of services, but also on expanding the share of knowledge-intensive, innovative, and digitally supported service activities (Table 4).

Table 4. Major service types in Qashqadaryo Region, Jan-Oct 2025

Service type	Volume, billion soums	Growth, %	Share, %
Accommodation and food services	15,002.0	108.8	36.0
Trade services	7,576.3	110.8	18.2
Transport services	6,137.2	113.2	14.7
Financial services	4,489.6	128.0	10.8
Information and communication	1,438.0	116.3	3.4
Other services	1,436.1	113.8	3.4
Education services	1,337.9	117.7	3.2
Computer and household goods repair	1,098.9	111.0	2.6
Personal services	1,072.7	109.0	2.6
Real estate services	607.8	106.4	1.5
Health services	612.8	117.3	1.5
Rental services	578.8	118.2	1.4
Architecture, engineering and technical testing	282.7	101.2	0.7

Source: compiled by the author based on Qashqadaryo Regional Statistics Department data [3].

Trade services represent the second-largest category with 18.2 percent, reflecting the active development of retail and commercial activities. Transport services account for 14.7 percent, confirming the important role of logistics and mobility infrastructure in supporting regional economic activity. Financial services contribute 10.8 percent, demonstrating the gradual expansion of banking, payment, and financial intermediation services (Figure 3).

³ Source: prepared by the author using Qashqadaryo Regional Statistics Department data.

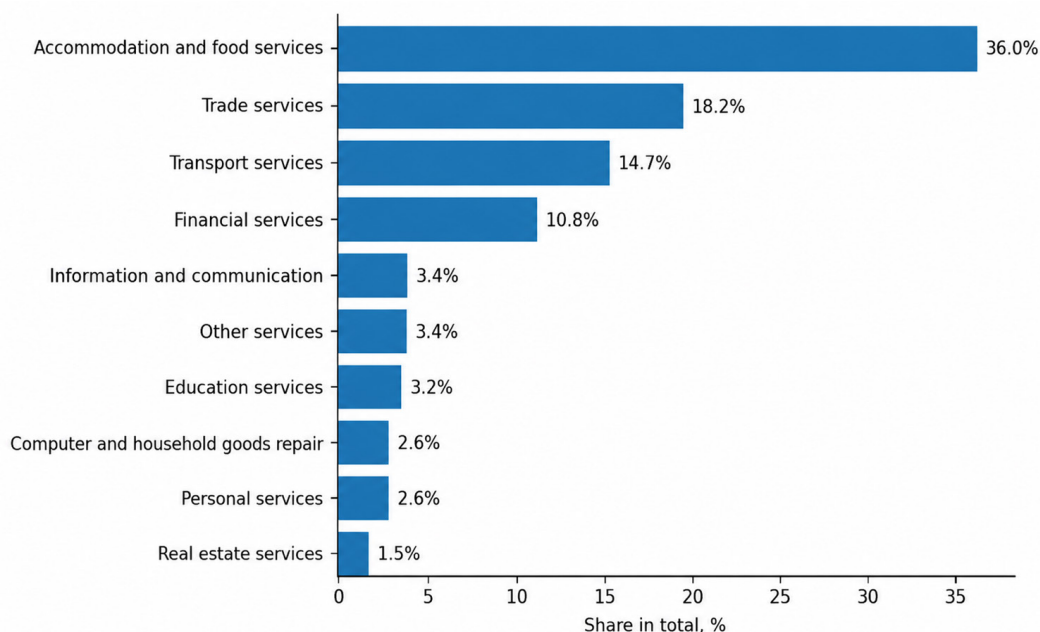


Figure 3. Structure of services in Qashqadaryo, Jan-Oct 2025⁴

Territorial differences also play an important role in assessing service-sector competitiveness. The leading position of Qarshi city reflects the presence of a strong agglomeration effect characterized by administrative concentration, higher income levels, developed transport connectivity, and a dense business environment. These factors create favorable conditions for the rapid expansion of market services, digital infrastructure, and entrepreneurial activity (Table 5).

Table 5. District-level indicators for territorial benchmarking

City/district	Service volume, billion soums	Share, %	Growth, %
Qarshi city	7,307.4	17.5	118.3
Shahrisabz city	1,262.3	3.0	110.5
Guzor district	921.0	2.2	112.2
Dehqonobod district	780.4	1.9	113.5
Qamashi district	1,430.1	3.4	112.1
Qarshi district	1,480.8	3.6	115.8
Koson district	1,490.4	3.6	112.9
Kitob district	1,787.1	4.3	112.6
Mirishkor district	1,099.6	2.6	111.7
Muborak district	1,265.6	3.0	113.1
Nishon district	1,080.8	2.6	112.8
Kasbi district	1,278.2	3.1	113.0
Kokdala district	410.4	1.0	112.0
Chiroqchi district	672.0	1.6	112.9
Shahrisabz district	1,240.7	3.0	111.8
Yakkabog district	1,129.1	2.7	112.5

Source: compiled by the author based on official district statistics [3].

To demonstrate the practical application of the proposed methodology, an illustrative calculation of the Service Sector Competitiveness Index (SCCI) is presented. The scores provided below do not represent official statistical rankings; rather, they reflect the author's methodological calculations based on normalized interpretations of available indicators and policy-relevant assumptions.

⁴ Source: prepared by the author based on official regional statistics.

The primary purpose of this illustrative model is to demonstrate how the proposed framework can be operationalized for regional monitoring, comparative analysis, and scenario-based policy evaluation. The model enables policymakers and researchers to identify competitive strengths and weaknesses within the service sector, compare territorial units, and evaluate the potential impact of institutional and economic reforms (Table 6).

Table 6. Illustrative SCCI calculation for Qashqadaryo Region

Indicator block	Normalized score	Weight	Weighted score	Meaning
Market scale	0.68	0.15	0.102	Volume, density and per capita services
Growth dynamics	0.74	0.12	0.089	Growth rate and contribution to GRP
Structural diversification	0.57	0.13	0.074	Balance among service activities
SME participation	0.82	0.13	0.107	Small-business share and formalization
Digital readiness	0.51	0.12	0.061	ICT services, e-payments, platforms
Human capital and quality	0.55	0.12	0.066	Skills, standards, consumer trust
Territorial accessibility	0.46	0.12	0.055	District balance and rural access
Institutional support	0.63	0.11	0.069	Policy coordination and incentives
TOTAL SCCI	0.623	1.00	0.623	Moderate competitiveness with strong SME base and digital-territorial gaps

Source: author’s methodological calculation for demonstration purposes.

The illustrative SCCI profile presented in the figure demonstrates the multidimensional structure of service-sector competitiveness in Qashqadaryo Region. The radar-based assessment indicates that the strongest component of regional competitiveness is SME participation, which achieves the highest score among all evaluated dimensions. This confirms the important role of small and medium-sized enterprises in supporting regional economic activity, employment generation, and service-sector expansion (Figure 5).

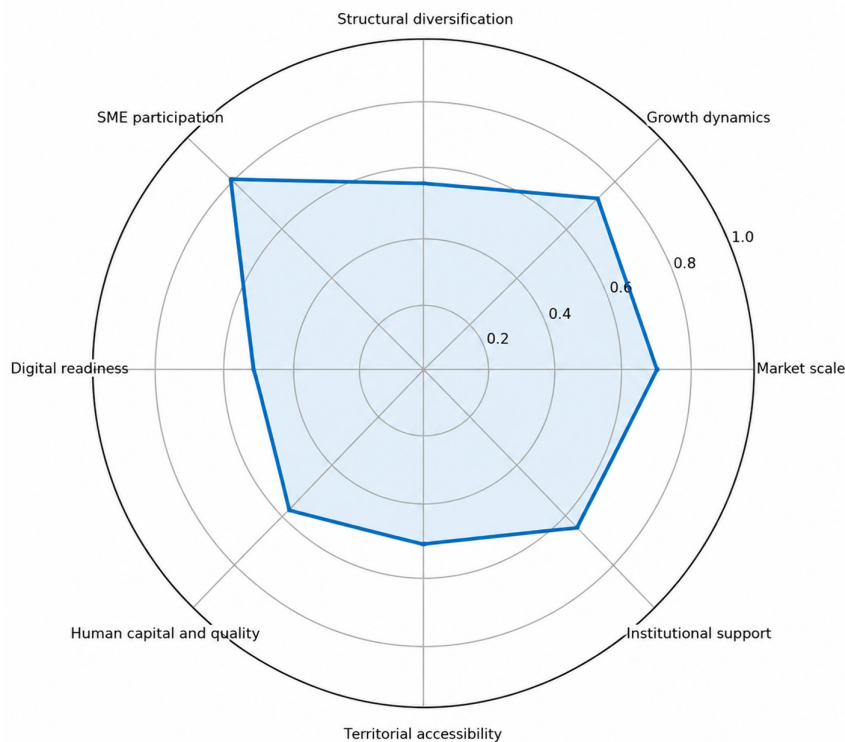


Figure 5. Illustrative SCCI profile for Qashqadaryo Region⁵

⁵ Source: author’s illustrative calculation.



The illustrative SCCI result equals 0.621 on a scale from 0 to 1, which can be interpreted as a moderate level of service-sector competitiveness. The strongest component of the index is SME participation, reflecting the substantial contribution of small businesses, which account for 73.8 percent of the regional service market. This confirms the significant role of entrepreneurship in supporting economic activity, employment generation, and market flexibility within the region.

The proposed multi-level institutional-economic model integrates five interconnected levels of competitiveness management.

- The macro level includes national legislation, strategic development targets, tax policy, competition policy, and national digital infrastructure.
- The meso level includes regional service clusters, investment programs, transport and tourism policy, vocational education systems, and financial support instruments.
- The district level includes licensing procedures, land allocation mechanisms, utility connections, local road infrastructure, service-point density, and district-level support centers.
- The micro level focuses on enterprise productivity, quality standards, customer relationship management, innovation, and digital adoption within firms.
- The consumer level includes affordability, trust, complaints, reviews, customer satisfaction, and feedback mechanisms (Figure 6).

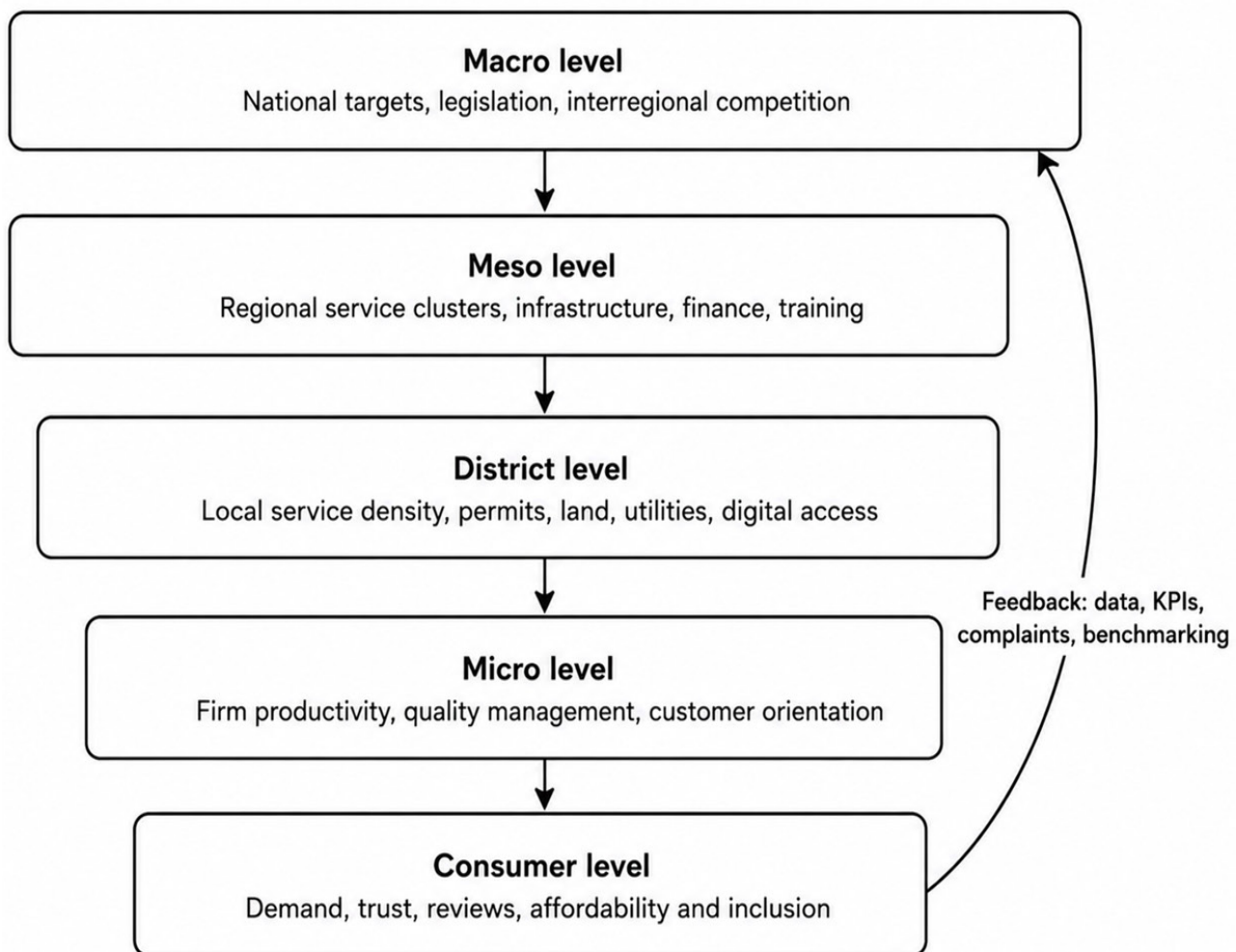


Figure 6. Multi-level institutional-economic modeling framework⁶

The institutional-economic mechanisms presented in Table 7 demonstrate that service-sector competitiveness depends on coordinated interaction among several interconnected governance levels. Each level performs a specific functional role and contributes to improving regional competitiveness through targeted institutional instruments and policy measures (Table 7).

⁶ Source: developed by the author.

Table 7. Institutional-economic mechanisms by level

Level	Mechanism	Main instruments	Expected result
Macro	Regulatory and strategic mechanism	PP-78 targets, competition rules, digital-government standards	Stable rules and measurable national targets
Regional	Cluster and investment mechanism	Tourism-service clusters, logistics nodes, SME finance, training centers	Specialization and economies of scale
District	Accessibility mechanism	Service maps, local permits, rural service points, utilities, digital kiosks	Reduced territorial inequality
Enterprise	Productivity mechanism	Digital accounting, online sales, quality certification, staff training	Higher quality and lower transaction costs
Consumer	Feedback mechanism	Complaint platforms, ratings, consumer protection, service standards	Trust and quality correction

Source: developed by the author.

The proposed multi-level institutional-economic model is fully consistent with the strategic logic of Presidential Resolution PP-78, since it transforms national development objectives into concrete territorial, institutional, and enterprise-level mechanisms. At the same time, the study emphasizes that the achievement of strategic targets should not be evaluated solely through the growth of service volumes or the number of newly established facilities. A truly competitive service sector also requires high productivity, service quality, innovation capacity, territorial accessibility, and institutional responsiveness.

Scenario modeling transforms the competitiveness index from a purely analytical instrument into a practical policy-management tool. Several development scenarios are proposed within the framework of the study.

The baseline scenario assumes that current growth trends continue without major structural or institutional reforms. Under this scenario, service-sector expansion remains largely quantitative and dependent on existing market dynamics (Figure 7).

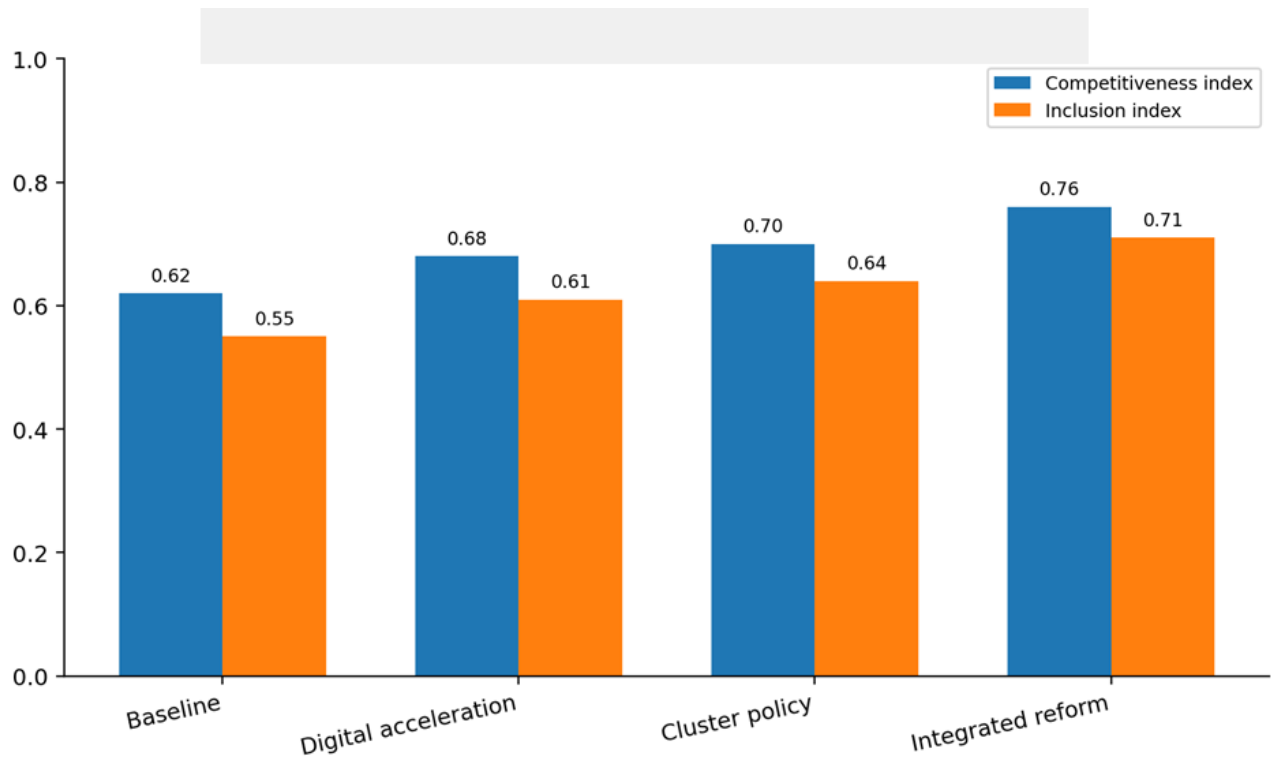


Figure 7. Scenario interpretation of the proposed model⁷

⁷ Source: author's scenario interpretation.



The monitoring indicators proposed for 2026–2030 are designed to ensure systematic evaluation of service-sector competitiveness and the effectiveness of institutional-economic reforms. The proposed framework combines economic growth indicators with qualitative, territorial, digital, and social dimensions of development, thereby supporting a more comprehensive assessment of regional competitiveness.

The market expansion direction focuses on maintaining sustainable annual growth in market services above national strategic benchmarks where feasible. This objective requires coordinated activity from regional hokimiyats and statistical bodies to monitor service-sector dynamics and ensure policy responsiveness (Table 8).

Table 8. Proposed monitoring indicators for 2026-2030

Direction	Indicator	Target logic	Responsible actors
Market expansion	Annual growth of market services	Maintain growth above national strategic target where feasible	Regional hokimiyat, statistics bodies
Diversification	Share of ICT, finance, professional and health services	Increase high-value services in total volume	Regional departments, business associations
SME upgrading	Share of SMEs using digital accounting and online sales	Move from informal survival to formal productivity	Tax bodies, chambers, banks
Territorial balance	Ratio of district per capita services to regional average	Reduce gaps between urban and rural areas	District hokimiyats
Quality	Number of certified service providers and complaint resolution rate	Increase trust and consumer protection	Consumer protection bodies
Human capital	Training coverage in priority service activities	Improve skills and productivity	Universities, vocational centers
Investment	Credit and leasing for service SMEs	Expand modernization capacity	Banks, microfinance institutions
Digital inclusion	Number of rural digital service points	Improve access to public and private services	IT departments, local authorities

Source: developed by the author.

The proposed methodology demonstrates several important advantages for assessing service-sector competitiveness and supporting regional economic policy. First, it integrates both quantitative and qualitative dimensions of competitiveness into a unified analytical framework. This makes it possible to evaluate not only the scale of market expansion, but also indicators related to quality, accessibility, digitalization, institutional efficiency, and consumer orientation.

Second, the methodology is applicable at both regional and district levels, which allows comparative analysis among territories and helps identify structural disparities within the regional economy. Such territorial sensitivity is especially important for regions characterized by differences between urban centers and rural districts.

Third, the model establishes a direct connection between competitiveness assessment and institutional-economic mechanisms. As a result, the proposed index functions not only as a descriptive statistical instrument, but also as a managerial and policy-oriented tool capable of supporting evidence-based governance and strategic planning.

Fourth, the methodology helps distinguish whether service-sector growth is based primarily on extensive quantitative expansion or on deeper structural improvements such as productivity growth, digital transformation, innovation, and quality enhancement. This distinction is critical for evaluating the sustainability and long-term resilience of regional economic development.

Fifth, the model supports transparent monitoring of government programs and strategic initiatives. The use of normalized indicators, composite indexes, and feedback mechanisms strengthens accountability and creates favorable conditions for data-driven policy evaluation.

CONCLUSION AND RECOMMENDATIONS

The study developed a comprehensive methodology for assessing service-sector competitiveness and constructing a multi-level institutional-economic model. The analysis confirms that the service sector in Uzbekistan, particularly in Qashqadaryo Region, demonstrates stable and dynamic growth. However,



the research also shows that competitiveness cannot be evaluated solely through nominal expansion of service volumes. A broader methodological framework is necessary, incorporating structural diversification, SME participation, digital readiness, human capital development, service quality, territorial accessibility, and institutional support mechanisms.

The proposed Service Sector Competitiveness Index (SCCI) provides a practical analytical instrument for measuring competitiveness on a standardized scale from 0 to 1. The methodology can be applied at both regional and district levels and may be updated annually using official statistical and survey-based information. The illustrative assessment for Qashqadaryo Region indicates a moderate level of competitiveness characterized by strong SME participation and positive growth dynamics, while digital readiness and territorial accessibility remain comparatively weaker dimensions. These findings suggest that regional policy should gradually shift from extensive quantitative expansion toward qualitative modernization and institutional transformation.

The multi-level institutional-economic model demonstrates that competitiveness is formed through the interaction of macroeconomic policy, regional governance, district-level infrastructure, enterprise productivity, and consumer behavior. Each level requires its own institutional instruments and coordination mechanisms. National policy should focus on strategic targets, regulation, and digital governance standards. Regional policy should emphasize cluster development, investment support, and infrastructure modernization. District-level mechanisms should improve territorial accessibility and local service delivery. Enterprise-level reforms should strengthen productivity, innovation, and quality management, while consumer-oriented mechanisms should increase trust, transparency, and service accountability.

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