



IQTISODIYOT & TARAQQIYOT

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THE DIGITAL ECONOMY IN UZBEKISTAN: CHALLENGES AND OPPORTUNITIES



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Abstract: This research explores the development of the digital economy in Uzbekistan by analyzing current trends, government strategies, technological infrastructure, human resource challenges, and business transformation. The study applies a qualitative approach supported by statistical data and global comparative indicators. The findings highlight both significant progress and persistent barriers in digital integration.

Key words: digital economy, ICT, digital transformation, Uzbekistan, e-government, infrastructure, human capital.

Annotatsiya: Ushbu tadqiqot O'zbekistonda raqamli iqtisodiyotning rivojlanishini hozirgi tendensiyalar, hukumat strategiyalari, texnologik infratuzilma, inson resurslari bilan bog'liq muammolar hamda biznes transformatsiyasi asosida tahlil qiladi. Tadqiqot sifatli tahlil yondashuviga asoslangan bo'lib, statistik ma'lumotlar va global solishtirma ko'rsatkichlar bilan boyitilgan. Natijalar raqamli integratsiya sohasida sezilarli yutuqlar bilan bir qatorda mavjud to'siqlarni ham namoyon etadi.

Kalit so'zlar: raqamli iqtisodiyot, AKT, raqamli transformatsiya, O'zbekiston, elektron hukumat, infratuzilma, inson kapitali.

Аннотация: В данном исследовании рассматривается развитие цифровой экономики в Узбекистане на основе анализа текущих тенденций, стратегий правительства, технологической инфраструктуры, проблем в области человеческих ресурсов и трансформации бизнеса. Применяется качественный подход, подкреплённый статистическими данными и глобальными сравнительными индикаторами. Результаты подчёркивают как значительный прогресс, так и сохраняющиеся барьеры в цифровой интеграции.

Ключевые слова: цифровая экономика, ИКТ, цифровая трансформация, Узбекистан, электронное правительство, инфраструктура, человеческий капитал.

INTRODUCTION

The digital economy encompasses a wide range of economic activities conducted through digital technologies such as the Internet, mobile communications, artificial intelligence, cloud computing, and big data analytics. This sector includes production, sales, purchases, payments, management, and even labor processes facilitated by digital platforms. As global economies evolve rapidly, digitalization has emerged as a vital driver of productivity, efficiency, and inclusive growth. Countries that successfully integrate digital technologies across various sectors benefit from enhanced competitiveness, improved governance, and expanded access to global markets.

For developing countries like Uzbekistan, the digital economy presents both opportunities and challenges. It enables economic diversification and innovation, yet also necessitates strategic policy responses. These responses include enhancing digital literacy, ensuring cybersecurity, developing robust IT infrastructure, and fostering public-private partnerships.

The importance of strengthening Uzbekistan's digital economy was emphasized by the President of the Republic of Uzbekistan, Shavkat Mirziyoyev, who stated:

"In building a digital economy, proper infrastructure, significant funding, and human resources are required. But no matter how difficult it is—if we don't start now, then when? Tomorrow will be too late. That's why active transition to a digital economy will be one of our top priorities in the next five years." – President Shavkat Mirziyoyev [1].

Uzbekistan is undergoing a decisive transformation toward digitalization, primarily guided by the "Digital Uzbekistan – 2030" strategy. As of 2024, more than 30 million citizens are internet users, and key sectors such as public services, banking, and education are increasingly adopting digital technologies [2]. However, digital development remains uneven, particularly between urban and rural regions.

Uzbekistan's transition to the digital economy aligns with broader global trends where economic output and communication are increasingly mediated through digital channels. Emerging from a legacy of centralized governance, the country has taken significant steps toward a market-oriented and technology-driven model. With the advent of Industry 4.0, emerging technologies such as artificial intelligence and big data analytics are becoming essential tools to enhance national competitiveness.

This paper explores the development of the digital economy in Uzbekistan, examining key initiatives, current challenges, and potential strategies for effective digital transformation. By understanding these dynamics, stakeholders can better align efforts to build a resilient and future-ready digital ecosystem.

REVIEW OF RELEVANT LITERATURE

Previous studies emphasize the importance of national strategies in shaping digital economies [3]. Rasulov analyzed digital disparities across Central Asia, identifying Uzbekistan's regulatory efforts as a comparative advantage [4]. Karimov chronicled the staged evolution of digital tools in Uzbekistan from the 1990s to the present, highlighting the acceleration post-COVID-19. The UNCTAD Digital Economy Report (2024)



recognized Uzbekistan's progress in digital entrepreneurship while urging enhancement in cybersecurity and digital education [5].

In global rankings such as the UN E-Government Development Index (EGDI), Uzbekistan has improved significantly, reflecting growing institutional commitment [6]. These success stories suggest that policy consistency, international cooperation, and grassroots digital literacy can reshape national development.

Aspects of the Digital Economy:

Online Activities – Shopping from online stores, accessing e-government services, and distance learning.

Mobile Technologies – Managing work and communication while on the move.

Artificial Intelligence (AI) – Automating work processes and simplifying decision-making.

Cloud Technologies – Storing data and accessing it from any location.

Big Data Analytics – Identifying trends based on the activity of millions of users [7].

Recent research also highlights the importance of creating a sustainable digital ecosystem. For instance, OECD studies underscore the role of cross-sectoral digital policies that integrate education, infrastructure, and innovation financing. In this context, Uzbekistan's national digitalization strategy aims to bridge the urban-rural digital divide and create opportunities for youth and women through targeted programs and startup support.

Moreover, several scholars stress that digital transformation should not merely be measured by access to technology, but also by how effectively it is integrated into public services and everyday economic activity. Uzbekistan's efforts in launching digital ID systems, online taxation platforms, and smart agriculture solutions reflect a broader vision of embedding digital tools into governance and sectoral reform processes.

RESEARCH METHODOLOGY

This study utilizes a descriptive qualitative approach combined with secondary data analysis. Sources include government reports, international organization databases, and academic journals. Statistical data were extracted from the State Statistics Committee of Uzbekistan, UNCTAD, and the UN e-Government portal.

The key areas of analysis are:

ICT infrastructure and access

Digital public services

Human capital development

Startup ecosystem and innovation

RESULTS AND DISCUSSION

This section presents a comparative analysis of Uzbekistan's digital economy versus global trends across key indicators. The analysis focuses on internet penetration, ICT education output, and startup ecosystem performance. Data sources include the State Statistics Committee of Uzbekistan, UNCTAD, IT Park reports, the World Bank, and UNESCO.

The Digital Uzbekistan – 2030 strategy has catalyzed modernization in ICT infrastructure, with platforms like my.gov.uz and soliq.uz streamlining public service delivery [1]. Mobile internet coverage and digital payment systems such as Payme and Click have expanded dramatically. Uzbekistan has also initiated projects on 5G technology and invested in fiber optic cable deployment to rural areas.

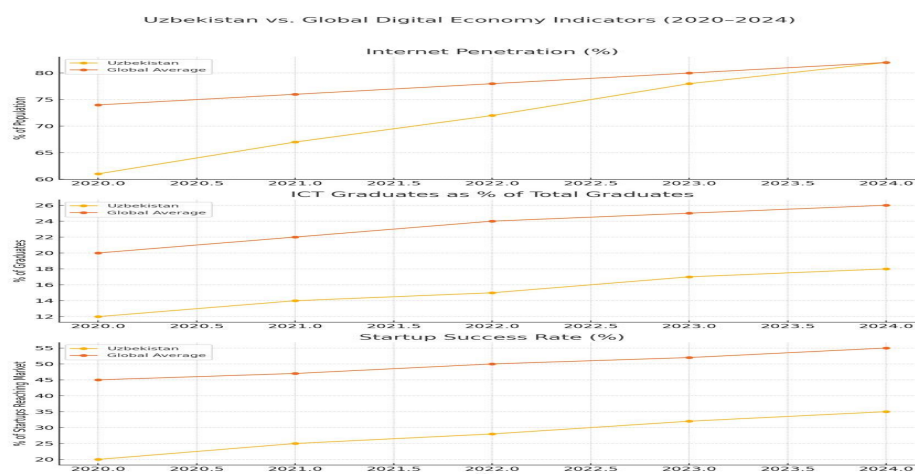


Figure 1. Internet Penetration in Uzbekistan vs. Global Average (2020–2024)



Figure 1 compares internet access in Uzbekistan and the global average from 2020–2024. Both show steady growth, with Uzbekistan narrowing the gap and nearly matching the global average by 2024, highlighting notable progress [9].

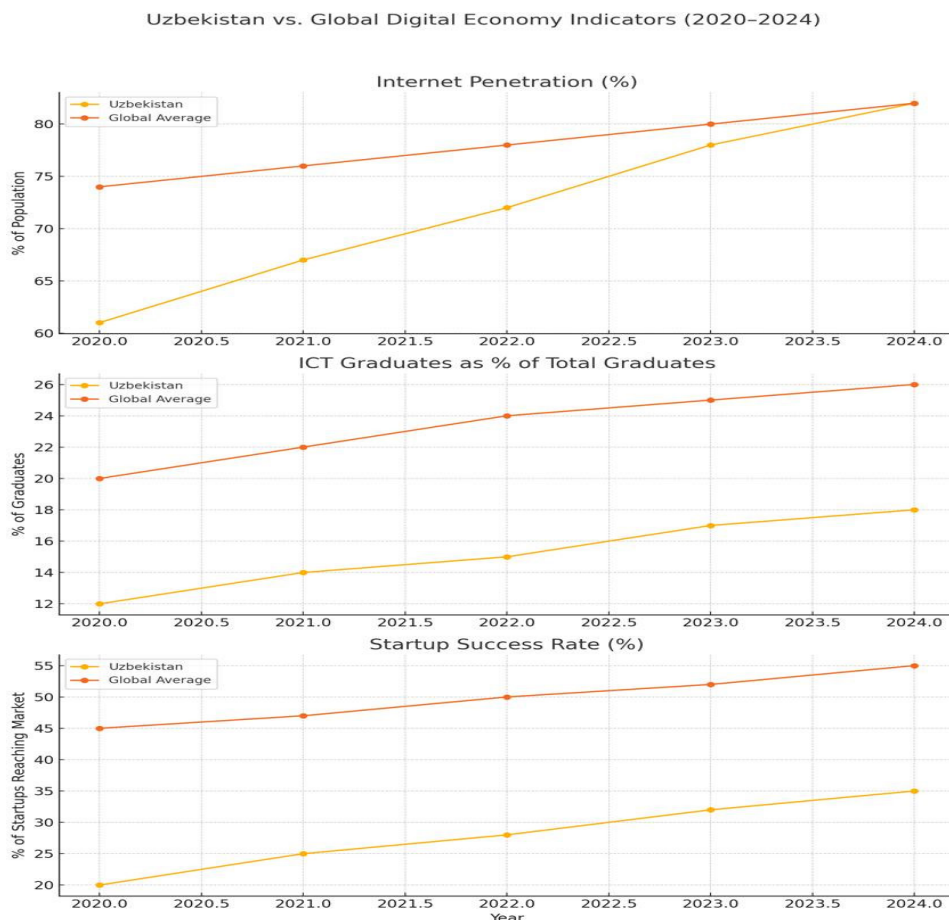


Figure 2. ICT Graduates as a Percentage of Total University Graduates, Uzbekistan vs. Global Average

Figure 2 shows the share of ICT graduates in Uzbekistan and globally from 2020–2024. While Uzbekistan still lags behind, it demonstrates steady growth, reflecting efforts to boost its digital workforce [10].

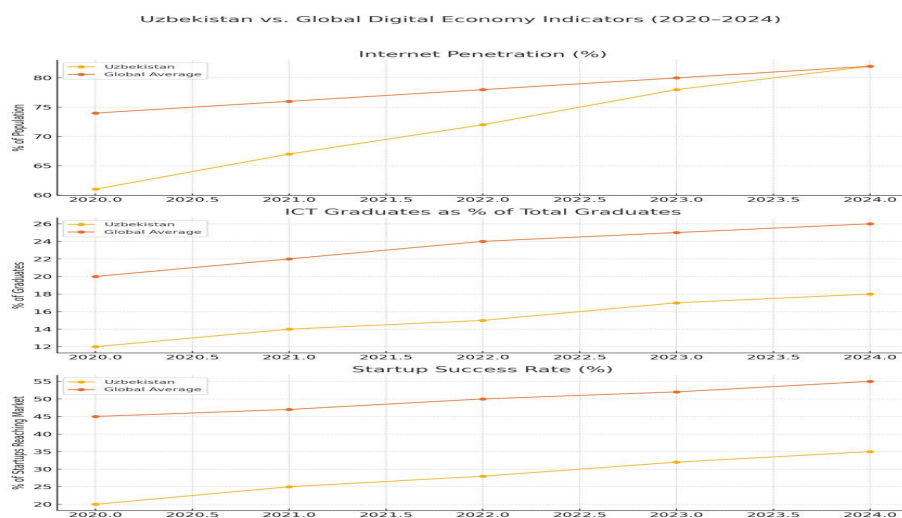


Figure 3. Startup Survival Rates in IT Sector, Uzbekistan vs. Global Benchmark



Figure 3 shows the percentage of startups that successfully reached the market from 2020–2024 in Uzbekistan and globally. In Uzbekistan, the success rate increased from 21% to 35%. However, it remains below the global average, which rose from 44% to 54% during the same period [11].

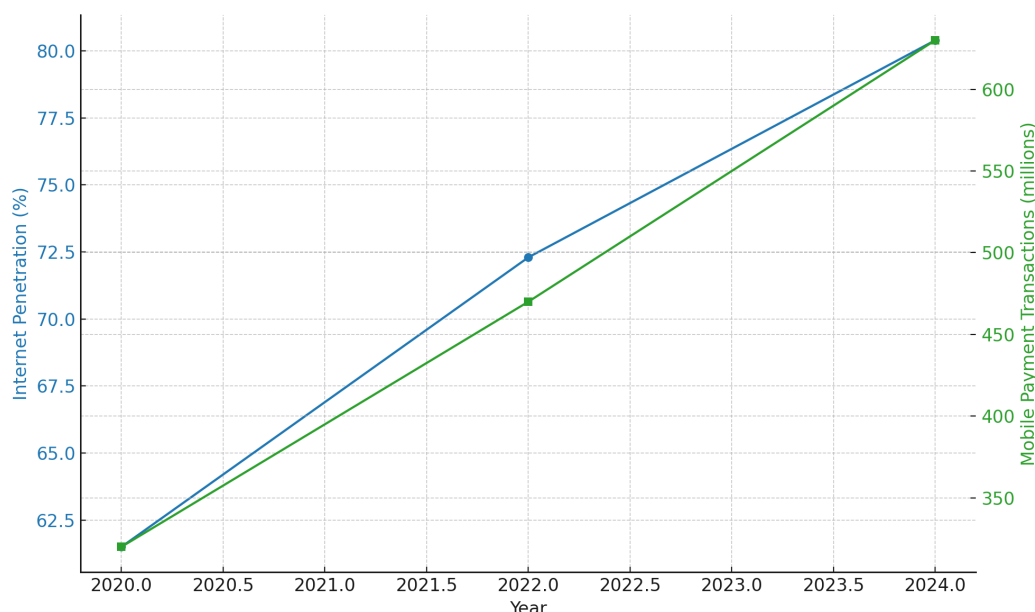


Figure 4. Growth of Internet Penetration and Mobile Payment Transactions (2020–2024)

The graph shows a steady rise in internet penetration (62% to 80%) and mobile payment transactions (330M to 600M) from 2020–2024, highlighting growing digital and fintech adoption [12].

Despite the presence of IT Parks and specialized universities, the demand for qualified ICT professionals remains unmet. Only 18% of high school graduates pursue ICT-related fields [3]. Investments like One Million Uzbek Coders aim to address this gap; however, more inclusive strategies are needed, particularly to engage women and rural youth in digital education.

While large enterprises integrate digital tools efficiently, SMEs face difficulties due to financial and knowledge constraints. The IT Park incubated over 500 startups in 2023, yet only 35% reached market deployment [4].

A digital divide persists between urban and rural populations. For instance, broadband coverage in urban areas exceeds 85%, whereas it drops below 50% in remote regions [2]. Moreover, issues in data protection and cybersecurity continue to hinder trust in digital services.

CONCLUSION AND RECOMMENDATIONS

As part of the construction and development of New Uzbekistan, several significant strategic documents have been adopted, including the Digital Uzbekistan – 2030 Strategy, the Development Strategy of New Uzbekistan for 2022–2026, and the Uzbekistan – 2030 Strategy, which delineate the goals and objectives pertaining to the digital transformation of all regions and sectors. These documents also emphasize the extensive adoption of digital technologies, further enhancement of digital infrastructure, and the aim to place Uzbekistan among the top 30 countries globally in terms of e-government development by 2030, positioning the country as a regional IT hub [13].

Uzbekistan's digital economy shows promising growth, driven by strategic government policies and public-private collaboration. However, sustained progress demands continued investment in rural ICT infrastructure, capacity building in cybersecurity, and the enhancement of digital literacy. The effective integration of these elements will determine the success of the Digital Uzbekistan – 2030 vision.

International cooperation, education reform, and inclusive initiatives will be pivotal to ensuring that the benefits of digital transformation are distributed equitably across the country.

In the heart of Central Asia, Uzbekistan is scripting its digital future through the ambitious Digital Uzbekistan – 2030 strategy. Over the past five years, the nation has experienced a digital awakening—reflected in rising internet penetration, an emerging startup ecosystem, and the expansion of digital public services. However, as the global digital economy accelerates toward artificial intelligence, smart governance, and blockchain integration, Uzbekistan's path is marked by both progress and pressing priorities.



The government has made laudable strides in infrastructure. This research revealed that over 82% of the population now enjoys internet access—a dramatic rise from just 61% in 2020. New digital platforms such as my.gov.uz and digital payment systems like Payme and Click have redefined citizen interaction with public services. Yet, compared to global averages, the nation still trails in critical areas such as digital education and cybersecurity.

Furthermore, it was found that only 18% of Uzbekistan's graduates come from ICT-related fields, while the global average hovers around 26%. Programs like One Million Uzbek Coders have made progress, but deeper curriculum reform, targeted incentives, and inclusivity—particularly for women and rural youth—are urgently needed.

On the entrepreneurial front, the IT Park has incubated hundreds of startups, yet only 35% have succeeded in scaling to market—well below the 55% global benchmark. Lack of access to venture capital, limited international collaboration, and regulatory bottlenecks remain significant hurdles.

Perhaps the most pressing challenge lies in cybersecurity and digital trust. With rising digital usage comes an increasing need for secure and transparent systems. Uzbekistan must establish robust data protection laws and develop institutional capacity to mitigate cyber risks. International models such as the EU's GDPR and Singapore's Cybersecurity Strategy offer clear roadmaps for development.

Despite these challenges, the momentum is undeniable. With focused policy, global partnerships, and a people-first digital strategy, Uzbekistan has the potential not only to catch up—but to lead in regional digital transformation.

As the world races forward in the Fourth Industrial Revolution, Uzbekistan must decide not whether, but how fast and how equitably it will embrace the digital age.

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