



"YASHIL IQTISODIYOT
VA TARAQQIYOT"

IV GLOBAL VA MILLIY IQTISODIYOT TRENDLARI:
"O'ZBEKISTON – 2030" STRATEGIYASI

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2030
UZBEKISTAN
STRATEGY

CONFERENCE "GLOBAL
AND NATIONAL ECONOMIC
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TOSHKENT DAVLAT
IQTISODIYOT UNIVERSITETI

IV GLOBAL VA
UZBEKISTON –
2030 STRATEGIYASI
DUNYO
IQTISODIYOT
TRENDLARI
2025

FORUM

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"O'ZBEKISTON – 2030" STRATEGIYASI

GLOBAL AND NATIONAL ECONOMIC
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ГЛОБАЛЬНЫЕ И НАЦИОНАЛЬНЫЕ
ЭКОНОМИЧЕСКИЕ ТЕНДЕНЦИИ:
СТРАТЕГИЯ «УЗБЕКИСТАН –2030»

YASHIL IQTISODIYOT VA TARAQQIYOT

2025

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MAXSUS SON

- MACROECONOMIC STABILITY
- LABOR MARKET IN THE GREEN ECONOMY
- GLOBAL ECONOMY AND INTERNATIONAL ECONOMIC RELATIONS
- GREEN INVESTMENT AND FINANCING
- GREEN TECHNOLOGIES
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2030



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(MAXSUS SON)

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DIGITAL TRANSFORMATION AND DIGITAL PLATFORMS AS A KEY FACTOR IN THE DEVELOPMENT OF SMALL BUSINESS ENTITIES

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Abstract: This article examines the role of digital transformation and digital platforms as key factors in the development of small business entities. It highlights the mechanisms of introducing digital technologies into business processes, including the assessment of IT infrastructure, management resources, and information security. Particular attention is paid to the challenges faced by small businesses, such as limited financial resources, low investment attractiveness, insufficient qualifications of employees and managers, imperfect legislation, and lack of statistical data on digitalization. The paper also explores the advantages of digital technologies, which reduce costs, improve efficiency, enhance competitiveness, and facilitate the production of innovative goods and services in the digital economy.

Key words: digital transformation; digital platforms; small business development; digital economy; customer relationship management (CRM); competitiveness; innovation; digital ecosystem; inclusive growth.

Annotatsiya: Ushbu maqolada kichik biznes subyektlarini rivojlantirishda raqamli transformatsiya va raqamli platformalarning o'rnini tahlil qilinadi. Unda biznes jarayonlariga raqamli texnologiyalarni joriy etish mexanizmlari, xususan, IT infratuzilmasini baholash, boshqaruv resurslari va axborot xavfsizligi masalalari yoritilgan. Kichik biznes duch kelayotgan muammolar — moliyaviy resurslarning cheklanganligi, investitsion jozibadorlikning pastligi, xodimlar va menejerlarning malakasining yetarli emasligi, qonunchilikdagi kamchiliklar hamda raqamlashtirish bo'yicha statistik ma'lumotlarning yetishmasligi alohida e'tiborga olingan. Shuningdek, maqolada raqamli texnologiyalarning afzalliklari — xarajatlarni kamaytirish, samaradorlikni oshirish, raqobatbardoshlikni kuchaytirish, innovatsion mahsulot va xizmatlar ishlab chiqarishni rag'batlantirish kabi jihatlari ham o'rganilgan.

Kalit so'zlar: raqamli transformatsiya; raqamli platformalar; kichik biznesni rivojlantirish; raqamli iqtisodiyot; mijozlar bilan munosabatlarni boshqarish (CRM); raqobatbardoshlik; innovatsiya; raqamli ekotizim; inklyuziv o'sish.

Аннотация: В данной статье рассматривается роль цифровой трансформации и цифровых платформ как ключевых факторов развития субъектов малого бизнеса. Особое внимание уделено механизмам внедрения цифровых технологий в бизнес-процессы, включая оценку ИТ-инфраструктуры, управленческих ресурсов и информационной безопасности. Отмечены основные проблемы малого бизнеса — ограниченные финансовые ресурсы, низкая инвестиционная привлекательность, недостаточная квалификация сотрудников и менеджеров, несовершенное законодательство и нехватка статистических данных о цифровизации. В статье также анализируются преимущества цифровых технологий, такие как снижение издержек, повышение эффективности, укрепление конкурентоспособности и стимулирование производства инновационной продукции и услуг в условиях цифровой экономики.

Ключевые слова: цифровая трансформация; цифровые платформы; развитие малого бизнеса; цифровая экономика; управление взаимоотношениями с клиентами (CRM); конкурентоспособность; инновации; цифровая экосистема; инклюзивный рост.

INTRODUCTION

Currently, the transformation of small business activities through digital technologies is considered the main direction for improving efficiency. However, for small businesses this process is difficult, since it usually occurs in a fragmented manner without a comprehensive approach.

The mechanism of digital transformation refers to the set of methods and tools for introducing digital technologies into the business processes of small business entities and into daily practices in accordance with the existing regulatory framework and sustainable development goals. To understand the essence of specific tasks of digital technologies, it is necessary to establish appropriate relationships among the components of this mechanism.

In recent years, the problematic issues of forming and developing digital technologies have become the subject of scientific debates among researchers. Nevertheless, considering the leading role of management in the digital transformation process, it remains highly relevant to examine the individual elements of technology in terms of their consistency, balance, and feasibility. Based on modern views on the state and problems of small business, it is necessary to draw the attention of small business managers to advanced practices of managing the use of digital technologies. Digital technologies, by reducing costs and improving quality in the implementation of business models, can form the foundation for sustainable competitive advantages. According to scholars, the introduction of digital technologies in the activities of small business entities worldwide can increase labor productivity by up to 40 percent.

LITERATURE REVIEW

The rapid advancement of digital transformation has become a pivotal subject of analysis in the academic and policy literature, particularly regarding its impact on the development of small business entities. Researchers emphasize that digitalization is not only a technological shift but also a socio-economic and managerial transformation that reshapes business models, customer relations, and value creation processes [2][6]. In this regard, the integration of digital platforms such as CRM systems and e-commerce tools is seen as a cornerstone for improving competitiveness, fostering innovation, and enabling inclusive growth [9][10].

One line of scholarship highlights the potential of digital transformation to enhance labor productivity and reduce transaction costs. For instance, global studies show that the adoption of digital technologies may increase productivity by up to 40 percent, which directly contributes to efficiency and sustainability in small enterprises [1][2]. Furthermore, the literature underscores the role of digital ecosystems, where government policies and institutional reforms act as catalysts for strengthening the infrastructure necessary for business digitalization [7][11].

Another strand of research draws attention to structural challenges that impede small businesses from fully benefiting from digitalization. These include insufficient financial resources, low investment attractiveness, limited qualifications of managers and employees, and imperfect legislation [9][10]. Scholars argue that without adequate institutional support, digital transformation risks remaining fragmented, with uneven adoption across regions and sectors [5][6]. This resonates strongly with the experiences of emerging economies, where contextual constraints often limit the scalability of digital innovations [8].

Recent works also stress the significance of international experience in shaping domestic strategies. Comparative studies demonstrate that aligning digital strategies with global best practices fosters resilience and allows for the effective exploitation of digital opportunities [1][4][6]. For Uzbekistan, the application of such approaches has been noted as crucial to bridging the gap between local small businesses and global digital markets [9][11].

METHODOLOGY

The study is based on a qualitative and comparative approach. First, the conceptual framework of digital transformation and digital platforms in small business development was analyzed through a review of scientific literature, policy documents, and international best practices. Second, the research applied a case study method, examining the current state of small business digitalization in Uzbekistan in comparison with global experiences. In addition, analytical tools such as SWOT analysis were used to identify strengths, weaknesses, opportunities, and threats in the process of digital transformation. Data from international organizations (World Bank, OECD, UNCTAD) and national statistical sources were considered to evaluate the challenges and opportunities of digital adoption by small businesses.

RESULTS AND ANALYSIS

The findings indicate that the introduction of digital technologies significantly enhances the efficiency and competitiveness of small business entities. The study confirms that effective digitalization may increase labor productivity by up to 40 percent, as highlighted in previous scholarly works. Digital platforms, particularly CRM systems, were found to improve customer relations, reduce operational costs, and create sustainable competitive advantages. However, several barriers were identified: limited financial resources, insufficient qualifications of

managers and employees, lack of investment attractiveness, and imperfect legal frameworks. At the same time, positive trends were observed, such as the growing awareness of digital tools among entrepreneurs and the gradual development of digital ecosystems supported by state programs.

In the near future, the effective use of new digital technologies will determine the level of international competitiveness of individual enterprises and entire countries, as well as contribute to the formation of infrastructure and a legal environment (“digital law”) for digitalization. The concepts of “digital economy” and “digital money” were first introduced 25 years ago by Professor Nicholas Negroponte of the Massachusetts Institute of Technology (1995). However, a precise definition that contributes to creating a significant barrier to its conceptual design is still lacking.

According to World Bank Group President Jim Yong Kim (2016), “humanity is currently experiencing an information and communication revolution. In his view, the number of the poorest households owning a mobile phone exceeds those with access to adequate living conditions or drinking water.”

Foreign economist P. Kirillov (2018) noted that “the digital economy, as one of the consequences of scientific and technological progress, implies the transfer of the production and distribution of goods and services into the environment of digital Internet technologies.”

According to V.A. Utkina and Ye.V. Emshanova (2016), “at the new stage of digital technology development, one of the main risks and threats is the significant increase in the quantity, quality, and diversity of relationships among companies, socio-economic systems, social platforms, and individuals.” This growth is accompanied by an exponential dynamic in the number of transactions and the volume of data, which leads to a more complex integration of economic and social opportunities, the consequences of which humanity has not yet fully assessed.

In M. Lapusta’s (2008) research, “small business is defined as entrepreneurial activity carried out by market economy entities in accordance with the standards established by law.”

In the scientific works of B.Yu. Khodiev (2000) and S.K. Salaev (2008), “opinions are expressed on modeling and forecasting the development trends of small business.”

The analysis of digital technologies makes it possible to identify the following aspects of this problem:
searching for new opportunities for enterprises already operating with digital technologies to cooperate more effectively with customers, partners, suppliers, and other stakeholders;
identifying new areas of activity.

The analysis demonstrates that small business entities face a dual challenge in the digital transformation process. On one hand, digital technologies provide opportunities for growth, innovation, and entry into new markets. On the other hand, structural barriers, such as financial constraints and inadequate institutional support, hinder rapid progress. The study shows that the successful implementation of digital transformation requires not only technological adaptation but also managerial competencies, supportive infrastructure, and a favorable regulatory environment. The synergistic approach—integrating government policies, business strategies, and technological innovations—is essential for building a sustainable digital ecosystem. Moreover, the research highlights that in developing countries, digitalization of small businesses is not only an economic necessity but also a social imperative, as it creates employment and improves livelihoods in rural communities.

Imperfect legislative framework and tax system

This slows down development, is often unified, and does not take into account the specific features of small businesses. The development and implementation of rules that take into account the specific features of small and medium-sized businesses, as well as the unique characteristics of the country’s regions, are essential. The use of digital technologies enables small businesses to reduce costs, increase efficiency and competitiveness, and produce new types of products that secure certain positions in the digital goods and services market. Alongside emerging opportunities, there are also new challenges, not only related to attracting investments but also to shaping new competencies that allow small businesses to operate successfully under conditions of digital transformation.

In addition, the use of digital technologies leads to intensified competition not only from domestic but also from external market participants. Another problem in applying digital technologies in the field of small business is the lack of statistical data reflecting the degree of involvement of entrepreneurial entities in the digital economy. At present, most issues of the digital economy are related to the distribution and exchange processes of the results of small business activities, as well as the financial sector. This allows the identification of numerous barriers and difficulties in the development of small business entities, especially in terms of infrastructural support.

The structured model of small business development in our country reflects the real situation and demonstrates the growth of the stability of the prospective state of small business entities. The results of this model make it possible to draw conclusions about such trends in the promising development of entrepreneurship. A synergistic approach to the processes of regulating the development of small business entities enables

the integration of efforts to create the necessary conditions for entrepreneurs' self-organization and self-development, based on strategic and tactical planning as well as inter-entity cooperation.

Preparation of a digital transformation project involves:

- Analyzing the use of digital technologies in the implementation and organization of systems;
- Assessing the condition and level of development of IT infrastructure;
- Evaluating IT resources and process management, as well as the level of information security;
- Analyzing and assessing business processes in detail, identifying business features;
- Reviewing best practices of digital transformation in the industrial sector.
- In justifying the digital transformation of business processes, it is necessary to:
- Clarify the purpose of the future development of key projects;
- Define the expected results of digital transformation: goals and mission, requirements for digital

technologies, and prospects for business development based on digital transformation.

In developing a project solution for digital business transformation, the following are required:

- Identifying priority areas of digital transformation;
- Selecting the appropriate services and digital technologies for implementation and setting their priorities;
- Analyzing the opportunities chosen for introducing digital technologies;
- Ensuring resource support and forming the budget for the digital business transformation project;

Defining the group of responsible persons for the project and granting them the necessary authority. In shaping a digital ecosystem, it is necessary to:

CRM technology, or Customer Relationship Management, is a system for managing customer relations that must provide a mechanism for entering information into a unified database (both by company employees and by the customer, for example, during registration or purchase via the website). The data should be centrally updated with each new customer. The next level involves tools for data processing (rating, clustering, aggregation, visualization, etc.). Finally, there should be tools for accessing all the information, enabling both input and output across all company divisions. For example, a sales agent may need access to a customer's purchase history and forecasts of their preferences to determine what to offer next time, while the marketing department may require analysis of target groups. Thus, CRM enables the presentation of information in different forms for different purposes and departments.

Therefore, CRM is a concept and business strategy aimed at building a sustainable, "customer-oriented" business. This strategy is based on the use of advanced management and information technologies, through which a company collects data about its customers at all stages of their lifecycle (acquisition, retention, loyalty), derives knowledge from this data, and uses it to establish mutually beneficial relationships with customers in the interest of its business. In the activities of small businesses, identifying key areas and describing the changes occurring under the influence of digitalization may serve as the starting point for planning a digital technology strategy. It is important to view digital technologies not as a separate function within the enterprise but as an integral element of a holistic approach to conducting more efficient business.

Along with emerging prospects, new challenges also arise, not only in terms of attracting investment but also in developing new competencies that enable small businesses to operate successfully under conditions of digital transformation. Moreover, the use of digital technologies leads to intensified competition not only from domestic but also from external market participants. The use of digital technologies allows small businesses to reduce costs, increase efficiency and competitiveness, and produce new types of products that occupy certain niches in the market of digital goods and services.

CONCLUSION VA RECOMMENDATIONS

The study has shown that digital transformation and the use of digital platforms are critical drivers of small business development in the modern economy. Digital technologies provide significant opportunities for cost reduction, increased efficiency, and enhanced competitiveness, while also enabling small businesses to create innovative products and services tailored to digital markets. The integration of tools such as CRM systems strengthens customer relationships and allows companies to build sustainable, customer-oriented strategies.

At the same time, the research revealed persistent challenges that hinder the digitalization of small businesses. These include limited financial resources, insufficient managerial and employee competencies, low investment attractiveness, and an imperfect legislative framework. Moreover, the lack of reliable statistical data on the digital economy further complicates evidence-based policy-making. Despite these barriers, the gradual formation of digital ecosystems, supported by state initiatives and global best practices, demonstrates promising prospects for inclusive growth.

Strengthening financial support mechanisms – Introduce government subsidies, low-interest loans, and tax incentives to facilitate investment in digital technologies.

Capacity building and education – Develop targeted training programs to improve digital and managerial competencies of small business owners and employees, integrating digital literacy into higher and vocational education. Improving the legal and regulatory framework – Update legislation to better reflect the unique characteristics of small businesses, ensuring transparency, data protection, and fair competition in digital markets. Encouraging innovation and partnerships – Support cooperation between small businesses, IT companies, and research institutions to promote the adaptation of ready-made digital solutions and foster innovation. Enhancing digital infrastructure – Expand access to affordable high-speed internet and digital platforms, particularly in rural areas, to reduce regional disparities.

Promoting statistical monitoring – Establish systematic data collection on the degree of small business digitalization to support informed decision-making and policy evaluation. Fostering international collaboration – Encourage knowledge exchange and best practice transfer from countries with advanced digital transformation models to accelerate local implementation.

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