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DIRECTIONS FOR IMPROVING INVESTMENT POLICY IN THE CONDITIONS OF DIGITAL ECONOMY (EXPERIENCE OF UZBEKISTAN)

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Abstract. This article examines the directions for improving investment policy in the context of the digital economy, based on the experience of Uzbekistan. The study analyzes institutional, regulatory, and fiscal mechanisms that influence investment attractiveness, including tax incentives, public-private partnership frameworks, and the use of digital governance tools. The impact of these mechanisms on foreign direct investment inflows, economic growth, and competitiveness is assessed using statistical and comparative analysis. The findings indicate that modernizing investment policy and integrating digital technologies significantly enhance investment efficiency, stimulate economic growth, and strengthen Uzbekistan's position in the global investment landscape.

Key words: investment policy, digital economy, foreign direct investment, public-private partnership, economic growth.

Annotatsiya. Ushbu maqolada O'zbekiston tajribasi asosida raqamli iqtisodiyot sharoitida investitsiya siyosatini takomillashtirish yo'nalishlari ko'rib chiqiladi. Tadqiqot investitsiya jozibadorligiga ta'sir etuvchi institutsional, normativ-huquqiy va fiskal mexanizmlarni, jumladan soliq imtiyozlari, davlat-xususiy sheriklik doiralari hamda raqamli boshqaruv vositalaridan foydalanishni tahlil qiladi. Ushbu mexanizmlarning to'g'ridan-to'g'ri xorijiy investitsiyalar oqimi, iqtisodiy o'sish va raqobatbardoshlikka ta'siri statistik va qiyosiy tahlil asosida baholanadi. Olingan natijalar investitsiya siyosatini modernizatsiya qilish va raqamli texnologiyalarni integratsiyalash investitsiya samaradorligini sezilarli darajada oshirishi, iqtisodiy o'sishni rag'batlantirishi hamda O'zbekistonning global investitsiya makonidagi o'rnini mustahkamlashini ko'rsatadi.

Kalit so'zlar: investitsiya siyosati, raqamli iqtisodiyot, to'g'ridan-to'g'ri xorijiy investitsiyalar, davlat-xususiy sheriklik, iqtisodiy o'sish.

Аннотация. В статье рассматриваются направления совершенствования инвестиционной политики в условиях цифровой экономики на примере опыта Узбекистана. Анализируются институциональные, нормативные и фискальные механизмы, влияющие на инвестиционную привлекательность, включая налоговые льготы, механизмы государственно-частного партнерства и использование инструментов цифрового управления. Влияние этих механизмов на приток прямых иностранных инвестиций, экономический рост и конкурентоспособность оценивается с использованием статистического и сравнительного анализа. Результаты показывают, что модернизация инвестиционной политики и внедрение цифровых технологий значительно повышают эффективность инвестиций, стимулируют экономический рост и укрепляют позиции Узбекистана на глобальном инвестиционном рынке.

Ключевые слова: инвестиционная политика, цифровая экономика, прямые иностранные инвестиции, государственно-частное партнерство, экономический рост.

INTRODUCTION

Investment policy is a key factor in shaping the economic development and competitiveness of any country. In the modern era, the rise of the digital economy has created new opportunities and challenges for attracting and managing investments. Digitalization transforms traditional investment processes, accelerates decision-making, increases transparency, and facilitates the integration of innovative technologies into economic planning. For countries like Uzbekistan, which are actively pursuing economic modernization and global



integration, improving investment policy in the context of the digital economy is essential to ensure sustainable growth, diversify the economy, and increase foreign direct investment (FDI) inflows.

Uzbekistan has made significant progress in creating a favorable investment climate through institutional reforms, legal and regulatory improvements, tax incentives, and the promotion of public-private partnerships (PPPs). The introduction of digital governance tools and platforms, such as the “Single Investment Window” and e-government systems, has also enhanced transparency and reduced bureaucratic barriers for investors.

The purpose of this study is to analyze the current investment policy in Uzbekistan within the framework of the digital economy, identify the main challenges and opportunities, and propose directions for improvement. The study employs a combination of statistical analysis, comparative studies, and qualitative assessment of regulatory and institutional mechanisms. By examining Uzbekistan’s experience, the research aims to provide practical insights into the design of investment policies that promote efficiency, economic growth, and competitiveness in a digitalized economic environment.

REVIEW OF LITERATURE ON THE SUBJECT

The development of the digital economy has become a key factor influencing investment policies worldwide, including in Uzbekistan. Several scholars emphasize that digital transformation enhances transparency, reduces bureaucratic barriers, and improves the efficiency of administrative procedures, thereby creating a more favorable investment climate. For instance, Rakhmonova (2023) highlights that the introduction of e-government services and digital infrastructure at the regional level increases the attractiveness of investment projects and streamlines interactions between investors and state institutions. Similarly, studies by Irmukhamedova (2025) and Qodirova et al. (2023) show that the use of digital technologies—such as artificial intelligence, big data analytics, blockchain platforms, and other digital tools—supports investment decision-making, improves risk assessment, and strengthens investor confidence.

Investment activities are also closely linked with innovation and competitiveness in the digital era. Maksudova (2025) notes that investments in digital infrastructure, technology parks, and ICT sectors drive innovation and create competitive advantages for Uzbekistan, while training human capital and enhancing digital literacy are essential for maximizing the outcomes of such investments. Moreover, Uzbekistan’s national strategy, “Digital Uzbekistan – 2030”, serves as a policy framework that aims to integrate digital reforms with investment promotion by modernizing public services and creating a business-friendly environment. Studies by Javohir et al. (2025) and Bekzod (2025) further underline that digital infrastructure investments, including broadband expansion and financial digitalization, enhance productivity and support sustainable economic growth, thereby indirectly improving investment policies.

International and comparative perspectives also provide valuable insights into the relationship between digitalization and investment policy. Global studies demonstrate a positive correlation between the level of digital economy development and economic growth, highlighting the potential benefits of digital reforms for investment flows. Despite these findings, several gaps remain in the literature, including a lack of empirical studies on the direct impact of investment policy measures on digital investments in Uzbekistan and limited theoretical frameworks integrating digital economy strategies with investment policy design.

Overall, the literature suggests that digital transformation is a critical driver of investment policy improvement in Uzbekistan. Enhancing digital infrastructure, adopting advanced technologies, and developing human capital are fundamental to creating an attractive investment climate and promoting sustainable economic growth in the context of the digital economy.

RESEARCH METHODOLOGY

This study is based on official statistical data of Uzbekistan, reports of government institutions, and open data from international organizations related to investment policy and the digital economy. The collected data were analyzed using statistical methods, comparative analysis, and dynamic assessment to identify key trends and patterns in investment development.

ANALYSIS AND RESULTS

In January-December 2024, foreign investments and loans were significantly absorbed in the manufacturing industry of the Republic of Uzbekistan, amounting to 119.2 trillion soums, or 35.7% of the total amount of investments in fixed capital.

In the electricity and gas supply activity, this indicator amounted to 65.0 trillion soums, or 19.5% of total foreign investments and loans (Figure 1).¹

¹ <https://stat.uz/uz/>

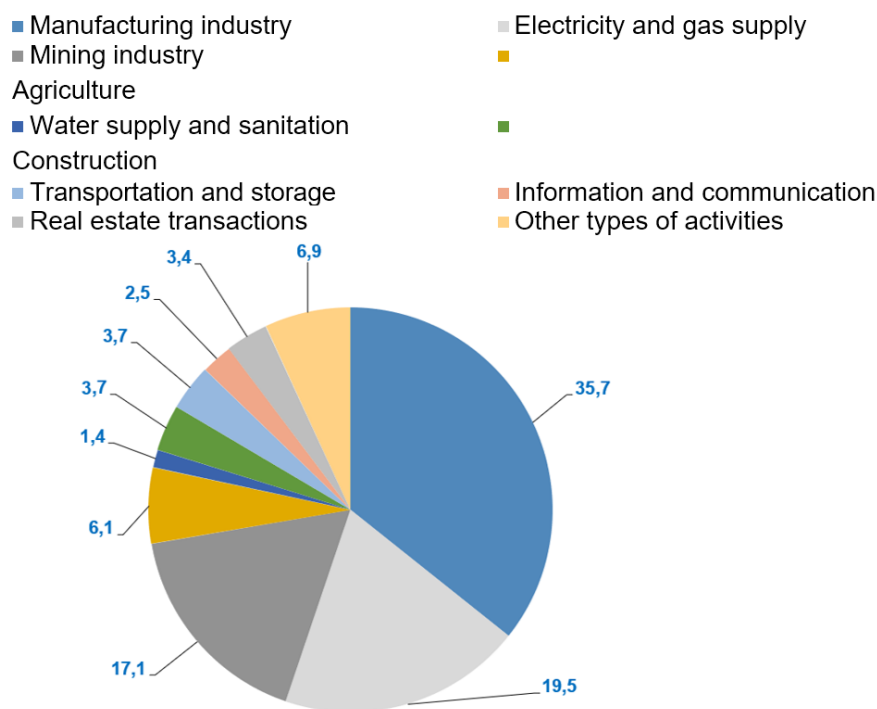


Figure 1. Structure of foreign investments and loans by type of economic activity, share in total investments, %

In the conditions of the digital economy, the effectiveness of investment policy depends on the level of digital governance, regulatory adaptability, and innovation support mechanisms. For Uzbekistan, improving investment policy requires the digitalization of public administration, simplification of investment procedures through e-government platforms, and enhancement of legal frameworks regulating digital business and data protection.

Priority directions include the development of digital infrastructure, stimulation of innovative and venture investments, and investment in human capital. Strengthening public-private partnerships, supporting IT parks and startups, and integrating into global digital investment networks will enhance the country's investment attractiveness and ensure sustainable economic growth in the digital era.

The rapid development of the digital economy fundamentally transforms the mechanisms of investment policy and requires new approaches to state regulation and strategic planning. Digital technologies reduce transaction costs, increase market transparency, and accelerate capital mobility, thereby changing traditional investment decision-making processes. For Uzbekistan, which is actively implementing digital transformation reforms, improving investment policy in the digital economy is essential for ensuring sustainable growth, diversifying the economy, and enhancing international competitiveness.

One of the key directions for improving investment policy is the digitalization of investment governance. The expansion of e-government systems, electronic licensing, online customs procedures, and digital investor service platforms significantly simplifies administrative processes and improves institutional transparency. In Uzbekistan, the introduction of integrated digital platforms for investors contributes to reducing bureaucratic barriers and information asymmetry, which are among the main deterrents to both domestic and foreign investment.

Another important direction involves the modernization of the legal and regulatory framework in line with digital economic realities. Investment policy must address emerging areas such as electronic commerce, fintech, digital platforms, data protection, and intellectual property rights. A stable and predictable regulatory environment adapted to digital business models increases investor confidence and supports the inflow of foreign direct investment into high-value-added and technology-intensive sectors of the Uzbek economy.

The development of digital infrastructure represents a fundamental prerequisite for effective investment policy in the digital economy. High-speed internet access, data centers, cloud technologies, and cybersecurity systems form the technological foundation for digital entrepreneurship and innovation. In Uzbekistan, state support combined with public-private partnership mechanisms can accelerate large-scale investments in digital infrastructure, particularly in regions with lower levels of technological development.

Stimulating innovative and venture investment is also a critical component of investment policy improvement. The digital economy relies heavily on startups, innovative enterprises, and research-based companies that



require flexible financing instruments. The expansion of tax incentives, preferential financing, venture funds, and innovation grants within IT parks and technology clusters in Uzbekistan creates favorable conditions for the commercialization of digital innovations and the formation of a dynamic innovation ecosystem.

Human capital development constitutes another strategic direction of investment policy in the digital context. Investments in digital education, STEM disciplines, professional retraining, and lifelong learning programs enhance labor productivity and innovation capacity. Strengthening cooperation between universities, research institutions, and the private sector ensures the alignment of educational programs with labor market demands and increases the attractiveness of Uzbekistan for knowledge-based investments.

Finally, improving investment policy in the digital economy requires deeper integration into global digital and investment networks. Participation in international digital initiatives, cross-border technology projects, and global value chains allows Uzbekistan to adopt best practices, attract strategic investors, and expand export-oriented digital services. Harmonization of national investment policy with international digital standards further enhances the country's position in the global digital economy.

Overall, the improvement of investment policy in the conditions of the digital economy in Uzbekistan should be based on a comprehensive and coordinated approach that combines digital governance, regulatory modernization, infrastructure development, innovation support, and human capital investment. Such an approach will ensure long-term investment sustainability and inclusive economic development.

CONCLUSION AND SUGGESTIONS

The transition to a digital economy significantly reshapes investment processes and requires a systematic transformation of national investment policy. This study demonstrates that in the conditions of digitalization, investment attractiveness increasingly depends on the quality of digital governance, the adaptability of regulatory frameworks, the level of digital infrastructure development, and the availability of skilled human capital. For Uzbekistan, ongoing digital reforms create substantial opportunities to modernize investment policy and strengthen the country's position in the global economy.

The analysis shows that the digitalization of public administration and investment services is a key factor in improving institutional transparency and reducing administrative barriers. Expanding e-government platforms, automating investment-related procedures, and ensuring open access to investment information enhance investor confidence and improve the overall business environment. At the same time, the effectiveness of these measures depends on regulatory stability and the consistent enforcement of digital legislation.

Based on the research findings, it is recommended to further modernize the legal and regulatory framework in order to align it with the requirements of the digital economy. Priority should be given to regulating digital finance, electronic commerce, data protection, and intellectual property rights, while ensuring a balanced approach between innovation support and risk management. Establishing clear and predictable rules will stimulate foreign direct investment in technology-intensive and innovation-driven sectors.

Another important recommendation is to intensify investments in digital infrastructure through a combination of public funding and public-private partnership mechanisms. Expanding high-speed internet coverage, developing data centers, and strengthening cybersecurity systems will create the technological foundation necessary for digital entrepreneurship and regional investment development. Special attention should be paid to reducing the digital divide between regions.

In addition, investment policy should focus on stimulating innovative and venture financing. The expansion of tax incentives, innovation grants, startup accelerators, and venture capital funds within technology parks and innovation clusters will contribute to the commercialization of digital technologies and the formation of a sustainable innovation ecosystem in Uzbekistan.

Finally, strengthening human capital development and international integration should be considered long-term strategic priorities. Targeted investments in digital education, professional retraining, and cooperation between universities and the private sector will increase labor productivity and innovation capacity. At the international level, deeper integration into global digital investment networks and alignment with international standards will enhance Uzbekistan's competitiveness and ensure sustainable economic growth in the digital era.

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